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THE FRONT PAGE

The award in the Winter Sports Photograph Competition is deferred until next week. Entries closed last Saturday, and a large number coming in at the last moment has made it impossible to reach a final decision in time for this issue.

THE decision of a strong element among the Socialists of Canada to fight all efforts for the strengthening of the defences of the Dominion will probably have the effect of bringing about much the same split among Canadian Socialists as has already occurred among those of Great Britain, where it is generally admitted that the prospect of any substantial progress towards a Socialistic state has been postponed indefinitely in consequence. The logical relation between Socialism and extreme pacifism is a little difficult to follow, and the fact that they so frequently occur in the same type of mentality appears to be due to the presence of a considerable amount of sentimentalism in the teachings of both schools of doctrine. The Russians, it is needless to point out, have long since got far away from any such association; but that is because their Socialism, never particularly sentimental, has now been put on a basis of absolute practicality by almost a generation of actual government administration under the pressure of a ring of powerful enemies. Canadian Socialists have little prospect of any administrative responsibilities, and can afford to devote themselves to combining with their chief enemies, the French-speaking electors of Quebec, to increase the difficulties of the men who have to carry on the business of government.

The extraordinary character of some of the arguments employed by pacifist orators was well exemplified in Toronto on Sunday, when Mr. Coldwell, probably the ablest of the C.C.F. leaders, reminded his audience that the relation between the population and the geographical circumference of Canada is such that if all the men of fighting age were distributed along the border they would be so far apart that they could only spend occasional week-ends with one another. What this consideration has to do with the actual defence of Canada Mr. Coldwell did not explain. It is quite true that if the entire world, including the United States, were ranged in arms against Canada it would be not much use for Canadians to attempt to defend the whole of their boundaries, or indeed any part of them. But the suggestion that Canada is incapable of making any effective contribution to a joint defence system in association with the nations which are her friends, and against only those nations which can conceivably become her enemies, is simply foolish and makes no contribution to the intelligent discussion of a very serious problem.

DEVALUATION OF COURTS

IT WILL be unfortunate if either the American or the Canadian people come to too hasty a conclusion about the Roosevelt proposals for the "devaluation" of the Supreme Court. It is impossible to consider that Court, in its function as interpreter of the Constitution, as occupying a position in any way similar to that of the ordinary courts of the United States or to that of any court within the British Empire. No court in Great Britain can hamper the legislative power of the British Parliament, for that power is not circumscribed by any written document which a court may have to interpret. The legislative power of Congress, on the other hand, is circumscribed by a written document which it is the business of the Supreme Court to interpret. When that process of interpretation appears to run strongly counter to the desires of an overwhelming majority of the American electorate, it is not unreasonable that the representatives of such a majority should employ any powers at their disposal to influence the interpretative process.

The powers which it is now proposed to employ are unquestionably constitutional. The authors of the Constitution did not prescribe the number of the Supreme Court judges; they left the determination of that point to Congress. It has already been determined and redetermined several times, always with a view to the effect produced by the change upon the tendencies of the Court in the interpretation of the Constitution. So long as the new appointees are men of the requisite standing and character, and so long as their independence of judgment when once appointed continues to be scrupulously guaranteed, there does not seem to be any serious danger in the President's proposals, which indeed may be both safer and more workable than the alternative method of seeking an amendment to the Constitution.

NEED OF ELASTICITY

UNLIKE the interpretation of any ordinary statute, the interpretation of the fundamental law of a great nation is always an extremely elastic process in which there is legitimate scope for the exercise of a wide latitude of political philosophy. The President's attack upon the age of the sitting members of the Supreme Court is not the real logical ground for his position. His real objection is to their political philosophy, and it is a sound objection in so far as there is reason to believe that the political philosophy of the American people has in the last few years moved a considerable distance away from that of the majority of the Supreme Court and is likely to continue where it is. It is not really age that is in question. One or two of the oldest members of the Court are among its most progressive minds, and



SKYSCRAPERS NORTH OF CANADA. A view of part of the Detroit skyline from the docks at Windsor, Ont. Major A. S. Redfern, Secretary to the Governor-General of Canada, pointed his camera almost directly north to take this photograph.

there is not the slightest ground for the suggestion that the intellectual powers of any member of the Court have seriously deteriorated from what they were at the time of his appointment. But they were appointed in years when the whole concept of the State and its economic relation to the citizen was profoundly different from that which is generally held today.

There is a lesson for Canada in the whole Washington episode which needs to be very carefully considered. If we are going to tie ourselves up with a rigid written constitution and to take over the responsibility of its amendment from the British legislators, we shall have to be very careful indeed about the relationship between the national legislative authority and the Court which has the final determination of its powers. It is possible that a greater facility for amendment would be preferable to a greater power for influencing the interpretative policy of the final court of appeal. But one or the other of these things must be provided if we are to retain the elasticity which is essential to national

life. At present we are in the unhappy position, as regards the amendment and interpretation of our constitution, of being not only still a colony, but a colony of a nation which has no desire to exercise any "metropolitan" powers over us.

FOR SOUND EDUCATION

A SERVICE of the greatest value to the cause of sound education has been performed by the Ontario Secondary School Teachers' Federation in preparing and circulating for Education Week (commencing tomorrow) a Memorandum on Education and National Progress which states concisely six principles to be kept in mind in the effort for educational reform. Principle 1 calls for a greater share of the costs of education to be borne by the Dominion and provincial governments; a claim which we heartily endorse, with the qualification that so long as absolute control remains constitutionally vested in the Province we must regard the claim upon the

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THE PASSING SHOW

BY LUCY VAN GOGH

PRETTY soon nobody will be allowed to produce quintuplets except under special licence from Hon. Mr. Croll and the Dionnes Limited.

The handshake is being discouraged in Germany as a sign of a backward mentality. Besides, people from other countries are apt to think it indicates a desire to be polite.

The "bigger and better" movement in the United States has at last reached the Supreme Court.

Will some publisher hurry up with another marathon novel? We have nearly finished "Gone With the Wind."

Theme song for the Social Credit party at Ottawa will not be "Rowe, Brother, Rowe."

We have a feeling that a new gambling game is due to arrive shortly. All over Canada the police are suppressing Bingo.

We are planning a book on the Rise of the Sit-down Strike.

The League against War and Fascism seems to be forgetting about Fascism.

News that King George is being urged to grow a beard brings the reflection that so long as he doesn't the Archbishops cannot pull it.

The process of sterilizing the radio goes on apace. Latest step is the prohibition of an address on sterilization.

Dr. Dafoe has had his salary cut by the Callander authorities, which seems unjust, as it is not his fault that there are no more quintuplet births to attend to.

Esther's uncle says he would borrow the money to build a billiard room if the Government would also lend him enough for a billiard table and three months of lessons.

A WORD ON WAR PROFITS

BY A WAR PROFITEER

MY PENITENCE at having made profits out of munitions during the Great War is mitigated by the fact that I long ago lost them all. Part of them went on something which almost any reformer would approve—the building of better houses for working men. I sold the houses at a loss. Part of them went on another project of enormous social import—trying to improve the breed of bacon hogs. Looking back on that experiment, and around me at the bacon hogs which now exist, I am not certain that it was a good investment for the country. It was certainly no investment for me. Part of them went on furnishing fuel for Canadian households at less than cost.

This does not change the moral question involved. In all these cases I hoped to make further profits, but in each case I proved to be a poor business man. My intentions were very evil, but my performance very excellent by the present day standard that only the man who does not make profits is a good citizen.

I shall leave a note for my executors to carve on my tombstone a certificate that I once did this country enormous damage by working very hard and successfully to provide munitions for its soldiers, and later expiated this offence by working very hard and unsuccessfully in another occupation.

THIS may all sound very silly, but it is strictly in accord with the Alice-in-Wonderland sociology and economics of 1937.

Despite my past sins and later virtue in the matter of war profits, I can at least qualify by experience concerning the subject, and I am almost inclined to hope that Mr. Woodsworth will listen to what I say as an expert on this point.

Mr. Woodsworth has had a motion before the House of Commons which said: "That, in the opinion of this House, the foreign policy of Canada should conform to the following principles:—

"1. That under existing international relations, in the event of war, Canada should remain strictly neutral regardless of who the belligerents may be.

"2. That at no time should Canadian citizens be permitted to make profits out of supplying war munitions or materials.

"3. That the Canadian Government should make every effort to discover and remove the causes of international friction and social injustice."

THE first clause strikes me as taking in too much territory. If Canada is to remain strictly neutral, regardless of who the belligerents may be, then the Hon. Mr. MacKenzie should at once scrap the entire defence forces—including the two colonels and the forty-eight honorary colonels whose existence Mr. Pouliot has traced. I have an idea he expected to find a lot more colonels and honorary colonels, and is very much disappointed.

If Canada is to remain neutral even in the event of an invasion of this country—which is what Mr. Woodsworth's motion would require—then I am surprised to learn that some members of the C. C. F. are sympathizers with Messrs. Caballero and company in resisting Messrs. Franco and company. Surely if virtue requires Canadians to adopt an attitude of complete non-resistance, then we can have no sympathy with any wicked Spaniards who take up arms in defence of their ideals.

Similarly I am afraid that clause 3 takes in too much territory. In five thousand years or so of fairly well recorded history a great many people have tried to discover and remove the causes of international friction and social injustice, and it is a little severe on Mr. King to dump the responsibility on him of straightening out the whole world by—as Mr. Tom Reid would put it—an "Order of Parliament." The first thing we know Mr. Reid will rise in next year's Parliament and enquire why Mr. King has defied an Order of Parliament should this resolution pass, and should Mr. King fail during the next twelve months to "discover and remove the causes of international friction and social injustice."

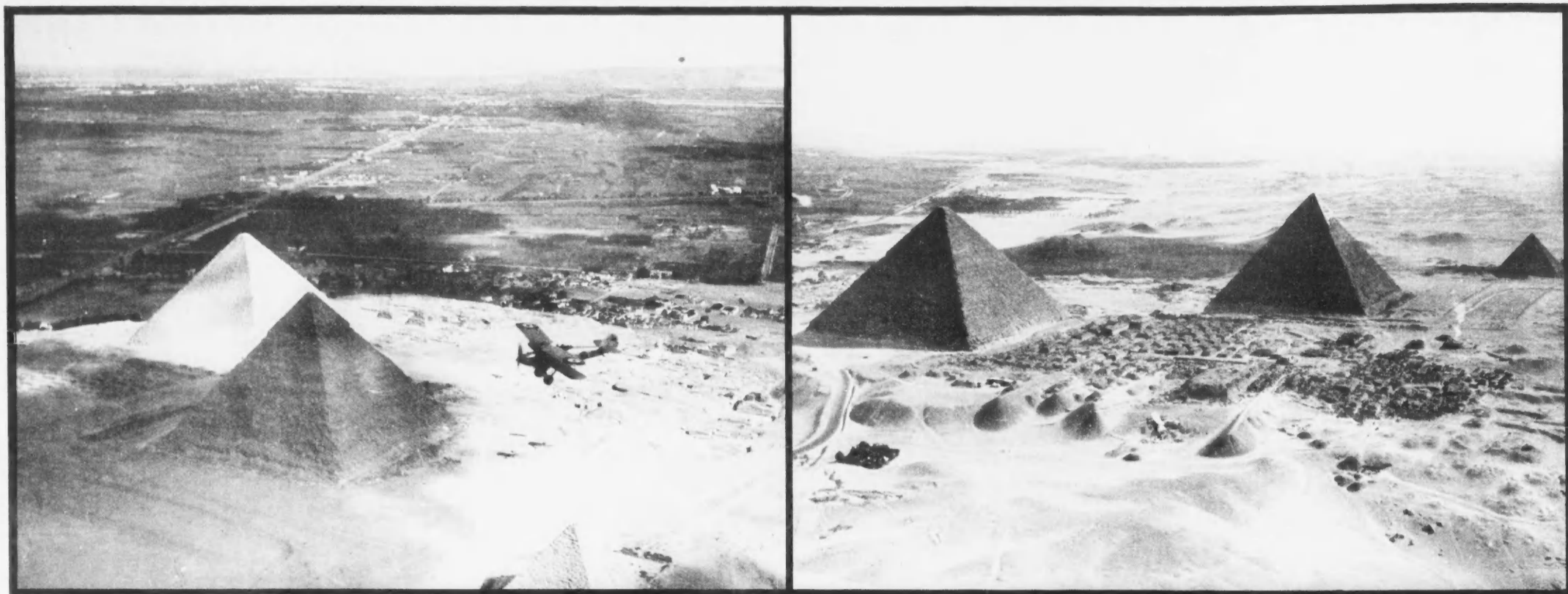
ON THE whole, however, I am not an expert on the questions covered by these two clauses. It is quite possible that some professor will produce evidence to show that Canada can remain neutral, and still wage a defensive war. The pacifists can prove many things. It is, as far as I know, possible that Mr. King may be able to defend himself against a charge of not carrying out this resolution, by saying that he did make every effort to discover and remove, etc.

My own criticisms are directed at clause 2: "That at no time should Canadian citizens be allowed to make profits out of supplying war munitions or materials." If this is to be carried out rigidly we had better be getting busy. In my case I made certain war profits as a result of the fact that my eyes failed early in life, and prevented me from taking an examination for the Indian Civil Service. My tutors agreed that I could pass the examination provided I took it, and had I done so the opening of the Great War would probably have found me a Third Assistant Deputy Collector somewhere in the "mofussil." As events turned out, for this and other reasons, the opening of the Great War found me occupying a reasonably important position in the service of a corporation which beat its ploughshare into a sword, and turned from peaceful engineering work into a shell factory. If we are to prevent any more cases like mine, then we should be now attending to them.

I can quote some other peculiar cases. In a certain factory, success in overcoming certain technical problems in making munitions was due to the fact that a dealer in scrap metal had once acquired two

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WINGS OVER EGYPT. These photographs were taken during a flight of Royal Air Force planes over Cairo and the surrounding countryside with its desert and pyramids. Cloud shadows are responsible for the unusual contrast in appearance between the two pyramids in the photograph at the left; they are really constructed of the same kind of stone.



BRITISH BANKERS TALKING FIRMLY TO GERMANY

BY J. A. STEVENSON

THERE has been no relaxation of the grim tension in Europe since the present year began and the nerves of the denizens of its chancelleries are still perpetually on edge. During the past weeks there has been a change in the Spanish situation in favor of the Fascists. Thanks to the assistance of the men and material which Germany and Italy, making a mockery of the tentative agreements reached about non-intervention in Spain, have been able to send to Franco, the latter has captured Malaga, the only important port in southern Spain held by the Government, and is now once more seriously threatening Madrid. The Spanish Government has at its disposal a number of valiant fighters, ready to lay down their lives rather than see Fascism win the day, but it is woefully short of arms and munitions, and may soon find itself condemned to a defensive role based upon its great stronghold of Catalonia.

Obviously Franco, who has no hold upon the affections of any large body of the Spanish people, could not have achieved his recent successes without the active help of Mussolini and Hitler, who feel that there are new prospects as now stacked upon a Fascist victory in Spain. And the Leftist elements in Britain and France, once again, are impotent to help the democratic elements in Spain, but such passivity as they can exercise upon their Governments to secure a further loan for the sorely harassed Spanish Government has so far proved unavailing.

NOW has much progress towards a prospect of a second peace been made by recent exchanges of official messages between the spokesmen of Britain, France and Germany. Mr. Eden, the British Foreign Minister, addressing the House of Commons on January 21, struck a note of complacency about the Spanish situation and indicated that in the belief of the Government the danger of any general European war arising out of it was now remote. He however went the length of declaring firmly that it was Britain's interest to see that "the political independence and territorial integrity of Spain" is preserved, and presumably the Baldwin Ministry has made up its mind to face the risk of war for this objective. Then Mr. Eden made a frank appeal to the rulers of Germany to choose and choose quickly between deliberate isolation from the European family of nations and equally deliberate collaboration with it, he intimated that the door would be kept open for Germany to seek and obtain the economic collaboration of Britain provided there was forthcoming from her an honest co-operation with her neighbors in the great task of European appeasement, but on no other terms. However his speech had a very sour reception from the government-controlled press of Germany, and when Herr Hitler last week addressed the Reichstag he went out of his way to cast stones of derision at Mr. Eden.

Now did a carefully phrased and conciliatory speech of M. Blum, the Socialist Premier of France, meet with any more sympathetic response from beyond the Rhine, although he clearly proclaimed the willingness of France to consider the restoration of Germany's lost colonies, provided such a deal was part and parcel of a general European settlement. He, however, also warned the Germans that they must not cherish any hopes of inducing France by threats or bribes to abandon her alliance with Russia.

HERR HITLER in his speech professed to be a zealous devotee of peace and gave assurances to different countries that Germany cherished no evil designs against them. He intimated his willingness to conclude bilateral agreements with other nations on the lines of the pact concluded between Germany and Italy, with the reservation that account must be taken of German views about the menace of Bolshevism. But he would have nothing to do with the League of Nations and any kind of collective security, which in the eyes of the Nazis is merely a French device to keep Germany in her place. He once more suggested to France that if she would only abandon her commitments to Russia and Czechoslovakia she could easily reach an accommodation with Germany and thereby enjoy a feeling of complete security. But it was noted as significant that he made no mention of any guarantee of peaceful intentions towards Czechoslovakia, and it is with the fate of this country, which is by far the most promising of the new nations born after the great struggle of 1914-18, that the statesmen of Europe are at present most deeply concerned. There are within the boundaries of Czechoslovakia some three million people of German race who are imbued with the idea that they are under the heel of an inferior race, and have banded themselves

together in a racial political party under Herr Konrad Henlein; they maintain close contacts with the German Nazis across the frontier, over which pours a steady flood of propaganda designed to stimulate their racial patriotism. The Nazi thesis is that all people of German blood must sooner or later be incorporated in the body politic of the Reich, and that it is their sacred mission to accomplish this task by fair means or foul. They hold that it should be sufficient for France and Britain to feel that they have nothing to fear from Germany, and that they should have no concern with Germany's relations with Czechoslovakia nor try to restrict Germany's freedom of action and negotiation in other parts of Europe in whose fortunes they have only an indirect interest.

BUT the French do not see things in that light. They have always regarded Czechoslovakia as their special protégé and are definitely pledged to maintain her integrity. And Russia is just as firmly pledged on this point, partly as the result of her alliance with France and partly through a special treaty concluded with Czechoslovakia itself. Now for months past the Nazi press has been conducting a bitter campaign against Czechoslovakia, which is accused of being an outpost of Communism in the heart of Europe and of being a satellite state of Russia, deserving of the ostracism proper to that pestilential nation. So there are grave forebodings that when Herr Hitler wants another pretext for bringing off some spectacular coup which will demonstrate the might of rearmament and fortify his domestic position, he will send his troops over the frontier and announce to the world that the portion of Czechoslovakian territory inhabited by Germans has become an integral part of the Reich.

Such an act of international piracy would be the last straw for the French and Russians, and they would certainly go to war rather than acquiesce in it, for they would feel certain that the success of such a wanton aggression would merely encourage Hitler to fresh adventures of a similar kind. The British Government would then be compelled to face the decision whether it would actively join in efforts to call a halt to Germany's designs against a weaker neighbor, and there would probably be revealed a certain division of national opinion. Mr. J. L. Garvin, the editor of the *Observer*, who has to the amazement of many of his former admirers become a purblind partisan of Fascism and all its works, has been explaining in his columns that Czechoslovakia is really a rather discreditable nation, and its preservation from the tender mercies of Germany is not worth a single British life; and people like him and

the Marquess of Londonderry, whom Herr Ribbentrop has been trying to get appointed British Ambassador at Berlin, would at once bestir themselves to stave off British interference with their beloved Hitler.

BUT there are various signs that British opinion is rapidly hardening against the present German government. Herr Ribbentrop, since he came as Ambassador to London, has created a very unfavorable impression by his varied activities; he has been continually lecturing the British people in his speeches about their folly in maintaining friendly relations with Russia, and he has been consorting chiefly with the most reactionary elements in Britain and conducting a subterranean intrigue for the removal of Mr. Anthony Eden from the Foreign Office on the ground that he is too inveterate an enemy of Germany. Not only the Laborites and Liberals but also many Conservatives regard him as an obnoxious type of diplomat, and as a result he is not likely to get very far with the negotiations which he has now opened with the British Government for the restoration of Germany's lost colonies. Most of the Conservatives will oppose any such concessions from an Imperialist viewpoint, being unwilling to provide Germany with bases of operation for making trouble in Africa and elsewhere, and the Liberals and Laborites will take the ground that under no circumstances must helpless native populations be subjected to the sort of oppressive rule which the Nazi racial philosophy would render inevitable.

But perhaps more significant than anything else of the rising tide of hostility to Nazi Germany and her aspirations was an editorial which recently appeared in *The Banker*, a monthly review of a highly conservative stripe which is regarded as the mouthpiece of the most influential bankers in London. Heretofore the financiers of London, and particularly Mr. Montagu Norman, the Governor of the Bank of England, have been persistently suspected in Leftist circles of being exceedingly friendly to Hitler and the Nazi government as invaluable bulwarks against Bolshevism, and London bankers and investment houses, although they have got repayment of a substantial amount of the huge sums which they had lent to Germany since the war, have still about 50 million pounds tied up in Germany.

NOW, however, *The Banker* cuts loose with a slashing editorial attack upon German policy in these words:

"Any financial or territorial concessions made to the present German régime would serve only to

perpetuate the present gangster tyranny that has forced Europe to become an armed camp. Knowing as Britain does that peace and Nazi methods go ill together, we should make no concessions to a country dominated by men who worship force and have shown no hesitation in using murder as an instrument of domestic and foreign policy.

The Banker also proceeded to deplore that certain British bankers had been pouring forth "a constant stream of propaganda for Germany," and after telling them bluntly that British financiers had no mission to save Germany from Bolshevism even if, as Hitler imagined, it was threatened by it, declared that "Hitler's nuisance value must be discontinued in his own disillusioned country and not in the City of London." Now this editorial must come as a cold douche to the Nazis, for they had been counting upon the support of the City of London for measures of economic and financial help in dealing with their domestic difficulties, which are very acute, and for their demand for colonies.

MOREOVER they must discern distinct evidence of a waning of friendliness in other quarters. There has in recent months been an important reorientation of Poland's foreign policy which, under the guidance of a notoriously anti-French Foreign Minister, Colonel Beck, has been steadily moving into the German orbit although without the approval of the mass of the Polish people. Now the real control of Polish policy has fallen into the hands of Marshal Smigly-Rydz, Inspector-General of the Forces, who is strongly anti-German and who has contrived to renew the rapprochement with France which, under Colonel Beck's ministrations, had worn very thin. France has made to Poland a substantial loan, part of which is to be expended on frontier fortifications obviously directed against a German attack, and there have been fresh consultations between the French and Polish general staffs. So Poland is once more openly in the French camp, and as she has composed most of her differences with Czechoslovakia, her help for the succor of that nation is now counted upon. Marshal Smigly-Rydz seems to be a soldier of enlightened views, for he is endeavoring to enlist all the constructive forces of the nation for a program of constitutional and other reforms. Again the Swedes, who were distinctly pro-German during the Great War, are outraged that Hitler, angered at the award of the Nobel Peace prize to the German pacifist von Ossietzky, has forbidden Germans hereafter to accept this prize, and the German Minister to Sweden has lately felt it necessary to complain to the Swedish government about the hostile tone of the Swedish press toward his own country.

THEIR common interest in the maintenance and extension of Fascist systems creates natural ties between Hitler and Mussolini, and for the time being they are working hand in hand in regard to Spain and general policy. In the *Völkischer Beobachter*, the official organ of the German Nazis, Mussolini lately enlarged upon his favorite theme that the democracies of the world are hopelessly decadent; "they are today," he said, "consciously or unconsciously, nothing more than centres of infection, carriers of bacilli, and handy-men for Bolshevism." And he expressed his belief that sooner or later the anti-Communist elements in the democratic countries will be compelled to turn Fascist and throw themselves into the arms of the two great Fascist powers. But he also, as the new Anglo-Italian pact about the Mediterranean testifies, manifests great anxiety to retain the goodwill of Britain, and the Germans, remembering their experiences with Italy during the late war, are not persuaded that he is a completely reliable ally.

For the time being, Italy may be regarded as ranged with Germany, and Hitler also has his ardent partisans in Austria and Hungary. But the German moves to extend their political influence and trade connections in the Balkans have apparently failed. Germany may have the sympathy of Fascists in every land and clime, but apart from this her moral isolation is increasing every week. Meanwhile her people have to endure a steady degradation of their standard of living to finance the process of rearmament which is going on apace, and the whole country is organized on virtually a war basis with the air resounding to the rhythmic tread of young men marching and drilling.

The rest of Europe keeps anxious watch and ward and asks, "Where is all this marching and drilling and arming in Germany going to end?"



THE GERMAN EAGLE OVER EUROPE. The scene in the Kroll Opera House when Herr Hitler addressed the Reichstag on the fourth anniversary of the national revolution. His speech, particularly the portion demanding return of German colonies, proved upsetting to most European chancelleries.

THE FRONT PAGE

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Dominion as being of very secondary importance—probably limited to the matter of some financial support for research into educational methods and for a wider extension of scholarship grants. Principle 2, which will follow somewhat easily upon the adoption of Principle 1, is the elimination of area units of school administration which cannot maintain an efficient service; much attention is already being paid to this question in Ontario, and rapid progress is to be looked for. Principle 3 is more adequate attention to the needs of the clever student who is barred from advanced study by poverty alone; the answer is ample provision of scholarships and traveling allowances, and the need is urgent.

Principle 4, abolition of overcrowding and of over-large classes, would also be helped by the adoption of Principle 1, and is essential to efficiency. Principle 5, better adaptation of the curriculum to the needs of the pupil, is a matter for the technical experts and the higher authorities, who we think are awake to the need. Principle 6 is the improvement of the status and economic position of the teacher by (a) the establishment of a Board of Reference to deal with questions of tenure as between teacher and employer; (b) a provincial minimum salary schedule; and (c) a gradual raising of salary levels.

TOO MUCH LOCALISM

THE educational profession itself is probably the best instrument for the advancement of the last three principles; but an aroused and informed public opinion is essential if we are to get anywhere with the first three, and the Federation has done valuable work in providing a condensed brief in support of them.

Australia and New Zealand pay through their governments the whole cost of the government-controlled schools. Ireland pays 75 per cent. Denmark pays 50 per cent. Ontario pays 11.2 per cent. Is there any single argument to suggest that in this extreme disparity of practice Ontario is wiser than all of these highly intelligent and progressive countries?

The figures supplied by the Federation on the point of unworkable school section areas are amazing and indeed shocking. Over two-thirds of the local school boards in Ontario operate one-teacher schools. Six hundred schools have ten pupils or less; two thousand have from ten to twenty. Sound modern education is next to impossible in these conditions.

Only one student in 93 receives a scholarship award in Ontario, and the awards are made with very little regard to the financial needs of the applicants. As between two students of absolutely equal intelligence, one from a well-to-do home and one from a very poor one, there is a very definite handicap against the latter on the sole ground of his surroundings, so that the impoverished children do not get even their fair share of these benefits. The scholarships in question represented only an annual expenditure of \$76,000. If this amount were raised to half a million it would be none too much, and the Dominion could quite properly make a proportional and conditional grant to all Provinces maintaining such scholarships and reserving them strictly for needy students.

BANS AND BROADCASTING

MR. GLADSTONE MURRAY is entitled to much sympathy in his task of deciding what shall and what shall not be communicated to the public of Canada over the governmentally-owned ether. While he is a Canadian, a good deal of his recent life has been spent elsewhere, and he is probably unfamiliar with the changes of opinion which have taken place in Canada regarding the discussability of many subjects, including venereal disease, sterilization, sexual abnormality and the like, which were regarded as hopelessly improper when he last resided in the Dominion. None among all these subjects is now more respectable than sterilization, which is actually practised by at least one provincial government under a

statute of several years' standing, and which has been long and courageously advocated by the Lieutenant-Governor of another Province. A ruling which will prevent the members and supporters of the Alberta Governments past and present from defending on the air a statute which they have enacted and administered is rather obviously impractical.

It is true that an important religious body in Canada is opposed to sterilization, but we are quite confident that that body would never claim that the advocacy of sterilization constitutes an offensive criticism of a dogma of the Church, and is therefore repugnant to the most sacred feelings of its members.

VALUABLE SUGGESTIONS

SIR EDWARD BEATTY'S speech in Montreal on Monday was notable for the range of its suggestions as to the policies which are necessary in order to extricate us from our present financial muddle. We have much sympathy with his demand for direct and specific taxes for specific objects of expenditures and particularly in connection with the burden of relief, which is at present so fantastically scattered over a dozen taxing authorities and a hundred revenue sources that nobody has the slightest idea what he is really paying for it. The Beatty proposal would hardly be workable without the acceptance of the financial and managerial responsibility for all genuine unemployment relief by one authority, obviously the Dominion Government. It is a consummation devoutly to be wished, but whether Sir Edward has the diplomatic astuteness which would be required to advance it very far is another question. He is handicapped by the unfortunate delusion, prevalent in large areas of the Dominion, that the C.P.R. is a ravenous monster fattening on the life-blood of the people, and kept in check only by that St. George of our economic life, the Canadian National Railways. When that delusion is downed there will be hope for the adoption of quite a number of sound ideas of which the C.P.R. head is the chief advocate.

UNCIVIL CIVIL WAR

THE fall of Malaga appears to indicate the approaching end of the Spanish civil war, and it is already clear that its termination will be accompanied by savagery and bloodshed even surpassing what that unhappy nation has already experienced. The "rules of warfare" have small chance of application in such a strife, and the approach of defeat has the inevitable consequence of throwing the control of the less successful party more and more into the hands of its most extreme, desperate and criminal elements. Even in the American Civil War, where the defeated side preserved a high degree of military discipline up to the very end, and where the victorious side strongly disavowed any desire for bloody revenge, there was an immense amount of meaningless cruelty and sheer bestiality in the closing months, the memory of which is not yet wholly dead on either side.

From the point of view of the outside world, the saddest thing about the Spanish crisis is the intensification of the bitterness between classes and parties in almost every other nation in Europe and America. The Russian struggle of 1917-20 had similar results in other countries, but on a vastly smaller scale, for Russia was too far away, too Oriental in character, and too different in both its Rightist and Leftist ideas from the peoples on the Atlantic coasts. But Spain, little as the average non-Spaniard knows of it, is an Atlantic nation. Its predominant religion is that of a vast number of the people of the Atlantic countries, its working-class organizations are not wholly dissimilar to our own. The struggle in the Peninsula has aroused the feelings and sharpened the animosities of rival classes and creeds throughout the Atlantic countries in such a way as nothing else has done since the French Revolution. It is likely to take as long for these animosities to die down and these differences to compose themselves as it did in the early years of the nineteenth century.

A WORD ON WAR PROFITS

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very large pieces of mild steel. These proved wholly useless, and impossible of sale—even at ruling scrap prices. The war broke out and various people tried to make various sorts of munitions, and the two large pieces of mild steel became quite important factors. As the scrap dealer did not know how important they were, he willingly sold them to a munition manufacturer at the price he had paid for them, and as a direct result of munition making, thus made a profit to the extent to which he evaded a loss. A Royal Commission should now be appointed to look over all the scrap yards in Canada in order to prevent similar cases in the next war.

Or I can take another case. A certain industrialist in Canada found himself, early in the Great War, the possessor of a rather well equipped but hopelessly bankrupt shop. It was bankrupt because it was badly located. Even its bad location did not prevent it from being very useful for making shells, and, as a result, the owner was able to sell it, at a very modest profit, to a munitions company. Provision should also be made against cases like this.

THE trouble with our reformers is a tendency to over-simplification. The world is always a very simple affair to them. Something is wrong, so we must pass a law against it. Someone lives in a house that is not in accordance with the reformers' idea of a civilized habitation. We pass a law saying that no one shall live in such a house, without regard to the fact that it may be precisely the house which the occupant likes, and as good a house as he can afford. As Miss Elizabeth Denby has so pungently pointed out in England, there is now plenty of evidence that moving people into better housing than they can afford may even cause them to die more quickly than they otherwise would have.

The trouble, of course, is that poor housing is a symptom, not a cause. Perhaps the man who lives in a poor house knows no better; perhaps he can afford no better; the cure for these conditions goes far deeper into the complexities of human society than the reformer will ever admit.

Or take long hours and low wages. The reformer comes back at once with a suggestion that

men may not work longer than certain hours and have less than certain wages. I well remember the indignation with which the Royal Commission on Price Spreads found men working for long hours for low wages in furniture factories, in order that departmental stores might be able to sell furniture cheaply. At that moment the question of keeping business going in this country at all, and the correlated question of keeping men at work at all, were most important. Had the departmental store with which I trade not offered me a lounge at \$39.85 at that time, I should have refused to buy it. Had I refused to buy it, some men working for long hours and low wages in a furniture factory somewhere would have worked no hours at no wages.

Every reformer who has ever vented his ideas on a patient world must have been a person of colossal—if quite innocent—conceit. He has been someone profoundly ignorant of the fact that the world is a very complex affair. He has been quite certain that the teleological hypothesis is wrong, and that our Maker cannot be trusted to continue His long established custom of leaving us to grow better. He is someone who believes that, in the eternal struggle between Ormuzd and Ahriman, darkness and evil will win unless we listen to him, and do precisely what he thinks we should do.

Should the most unexpected event occur, and should I be called by the clamor of an eager populace to be a dictator, my first law shall be one against reformers. I shall take refuge in an optimistic belief that the human race can become better if it is allowed to do so.

The resolution to prevent anyone from making war profits in Canada will not work. Even if we succeed in socializing all industry in this country, somebody somewhere will be promoted from assistant foreman to foreman or superintendent, if the machine shop in which he is employed starts making shells. That will be a war profit.

The only way to get a world such as Mr. Woods-worth envisages would be to wipe out the human race, and to carry to its logical conclusion that most effective of all peace policies which the realistic Romans practised two thousand years ago—"Solitudinem faciunt, pacem appellant."

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—National Affairs

RIVERS IN DRY LAND

BY RIDEAU BANKS

ON THE very face of it, nothing would seem more obvious than the advantage enjoyed by a party which numbers two authentic Little Napoleons among its strategists.

Time—and Federal Liberal political fortunes—will tell whether the gain is as real as it is apparent.

For the Federal Liberals are fortunate at the present moment in the possession of two Little Napoleons who are the authentic article—at least so far as ambition and physique are concerned.

They are Hon. P. J. A. Cardin of Quebec and Hon. J. G. Gardiner of Saskatchewan. And, as further perusal of this column will serve to indicate, they are two west-pocket statesmen whose names make news in a big way on Parliament Hill these days.

IT IS PERHAPS unhappily true from Mr. Cardin's standpoint that his Napoleonic exploits lie rather in his redoubtable Quebec political past, and that his present role is more that of the immortal Mrs. Erlynne of "Lady Windermere's Fan." She, it will be remembered, was the woman of rather an eventful past who was always able to "explain everything" to an ultra-conventional Lord to whom she became engaged. Mr. Cardin, likewise, is insisting on "explaining everything" to the Quebec Liberals in connection with the government's enlarged defence estimates. Unlike Mrs. Erlynne, he is not having quite that lady's success.

The difficulty is that, just after Mr. Cardin finished "explaining everything" to the satisfaction of the government's Quebec followers, Sir Samuel Hoare, first Lord of the Admiralty in Britain, made his celebrated speech intimating rather plainly that the Dominions would have to co-operate, on the grounds of self-interest alone, in an integrated scheme of Imperialist defence. That statement by the British parliamentarian just set the heather, or more accurately the tobacco fields, on fire throughout the French-speaking province. Previously Mr. Cardin had devised the story that the enlarged Canadian program was designed really as an internal defence against Communism. And as Communism is something that Quebec fears and dislikes even more than it does the threat of military service, the explanation served its purpose for the time being. Mr. Lapointe was able to make his version of Mr. Hoare's "Ready Aye Ready" speech in the Commons and the Quebec Liberals were able to applaud.

SINCE the Hoare statement was delivered, however, rural Quebec is no longer satisfied with a Communist scare as justification for the Dominion's armament policy. It is not so much suspicious as certain that the Mackenzie King government has given some definite commitments to the Mother Country. And it is up in arms, but not armaments—accordingly. And the Quebec Liberal caucus, which had its fears allayed a week ago, is in a state of nervous panic once more and does not know which way to jump.

Mr. Cardin is still insisting that his compatriots, if they keep their heads, can "explain everything" to their constituents. The Quebec Liberals have resorted to him that they are determined upon nothing so much as upon keeping their heads. Only it is their political heads to which they refer. As to their ability to "explain everything," they recall that back in 1930 they tried to explain New Zealand butter and went into retirement for five years in consequence. More recently they tried to explain Mr. Tinchenberg with the result that the provincial Liberal Party almost disappeared from the map.

The Quebec Liberals are demoralized and disorganized. They do not know which way to turn. And the prospect ahead of the government's defence policy is neither so clear nor so rosy as it was a fortnight ago.

WE LEAVE Quebec with these brief observations and turn to that more hopeful Liberal front, Saskatchewan, where Little Napoleon Gardiner dominates the scene. And we introduce this piece of our subject by quoting Parliament Hill's new metaphor of the week. "As broad as a wheat grower from Western Canada in the Casino at Monte Carlo."

Which, being interpreted, means that at long last the prairie farmer has come into his own in the House of Commons. Swept wholly away, as it truly deserved to be, is that heavy legend of him as the somewhat impotent carpet-bagger who shows up in the country in the spring, rolls casually over his broad acres in his high-powered tractor, and departs in the autumn to winter in California. Set up in its place is the portrait of a determined, pretty tough, generally smiling and wholly dauntless individual who is, day in and day out, the world's greatest gambler—a gambler compared to whom the simple soul who visits Monte Carlo with the praiseworthy intention of selecting a sequence of winning numbers upon which to found a great fortune deserves to be regarded as the arch type of conservative investor.

To Little Napoleon Gardiner belongs the credit for giving Parliament Hill its new appreciation of the speculative nature of the Western wheat-growers' avocation. Prior to his lengthy and not wholly uninteresting presentation of the government's drought area rehabilitation legislation, the general conception among the Federal statesmen was that the question of whether the Western farmer reaped a good harvest or suffered a bad failure depended on the fairly simple proposition of whether or not it rained in sufficient abundance for moisture purposes. Mr. Gardiner corrected this notion. The Western farmer, it appears, gambles on no less than three separate and distinct factors, namely: rain in just the right quantity, neither too much nor too little; temperature of just the right degree, warm in the day and cool in the night; and a wind velocity not so great as to burn and dry out the

crop. What is more, he gambles on a coincidence of these three factors.

In brief, the wheat-grower on the prairies must have not only sufficient rain, a favorable temperature, and moderate winds; but he must also have them all coinciding at just the proper time! When a bigger and better gamble than this is devised, just tell the Westerners about it—and watch the exodus from the Prairies as they rush to get in on it! At the moment about the only occupation which might be put forward as rivaling it in speculative qualities is that of raising orchids in Iceland.

IT WAS thoroughly illuminating, in a broad, national way, was this presentation of the drought area problem which Mr. Gardiner gave. It must have been informative to a great number of Canadians to be told, for instance, that no less than one-quarter of the occupied farm land of the Dominion was comprised by the drought area and that almost one million people were dependent, directly and indirectly, on the area for their livelihood. Those figures, if they did nothing else, exploded in Parliament any idea which might have prevailed that the problem could be met simply by transplanting at most a few thousand farmers from arid to arable lands. In fact, the conclusion to which the Minister of Agriculture's remarks surely led logically—if they led anywhere—was that about all the Dominion could do in the situation was to back the West financially year after year until it won its gamble with the forces of nature. Because—and these were the two most encouraging points which Mr. Gardiner made despite the verbiage which he lavished upon government policies and proposals—sooner or later the West is bound to win, and when it does its gains will be large. One good harvest of 400,000,000 bushels at a price ranging from \$1.25 to \$1.50 per bushel will put the country back on its feet in spite of as many as five and six years of successive failures. Two such crops will bring back the prosperity which earned the prairies their sobriquet of "the golden West."

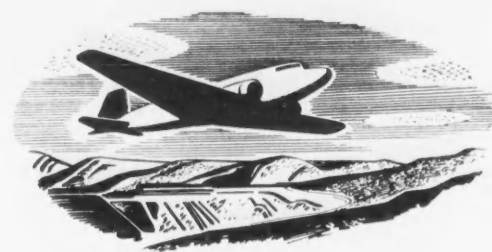
SO MUCH for the facts of the Western situation. And now for the debate which has ensued on the government's drought relief plans in the House:

It has been an interesting debate, largely because it has dealt not at all with drought, and very little with relief. Instead its theme has been that perennially enraging subject, the great game of politics. For the Federal Government does not propose to sit idly by in the mere role of banker to the Prairies while the Western farmers await the final successful issue of their gamble with nature. Instead, it intends to spend something like \$10,000,000 in a three-year plan. Is it a coincidence that three years will advance the calendar to 1940, the date when another Federal general election may be expected?

To recapitulate very briefly, the sum and substance of the logic in the Minister of Agriculture's speech was that the West had endured droughts before just as severe and emerged from them, and that it would emerge from the present one. Upon this argument, with no logical relation to it, was superimposed the government's generous proposal to spend \$10,000,000 in aiding a situation which nature alone had been declared capable of rectifying. Was it any wonder that so experienced a campaigner as Mr. Bennett became first suspicious and then certain that a political motive underlay this phase of the ministry's solicitude for the distressed area, and that a part, at least, of its interest was in building up a Liberal political machine for service in 1940 on the Prairies?

THE Conservative Leader would have qualified himself in a pretty big way for the political bush leagues if he had not suspected the political designs behind the legislation. In the first place, almost its opening provision was for the disavowal of the Central Advisory Committee now functioning in the drought area. Now, that committee is a voluntary one, non-political in its complexion, and highly efficient. Why it should be replaced, unless for political reasons, is wholly an enigma, and Mr. Gardiner was not altogether satisfactory in his attempt to explain it. His contention was that he intended to reappoint the same individuals in a similar position elsewhere in the bill. Thereupon he faced the teaser as to why he should fire them at all? To that question the Little Napoleon from Saskatchewan had no answer, only dogged persistence. In the second place, there was the Minister's somewhat cavalier reference to a \$10,000,000 expenditure under the measure. When a government starts to plan expenditures running into the millions upon a good cause, it behooves an Opposition to be very certain that the cause is not, in the last analysis, political. Finally and undoubtedly this factor clamped the Conservative Leader's suspicion into certainty—the government has hired Mr. John Vallance, ex-M.P. from Saskatchewan, to superintend the spending of the money.

Who, it may be asked, is this John Vallance upon whom Mr. Gardiner proposes to confer the power of the purse in a fairly big way, so far as Western Canada is concerned? Frankness compels the admission that he was one of the most likeable Liberal members of the last parliament, who lost his seat through redistribution. Scotch, jovial, hard-hitting, fun-loving, he was one of the decided acquisitions in the House of Commons. In debate he could always be relied upon to enliven dull moments by hurling pungent forkfuls of political nature at the Conservative benches. And he always did it with a smile as though it was the most luscious occupation in the world. Not a bad tempered fellow, in fact warm, rather than otherwise. It is inconceivable that he would let any Tories in the dried-out areas starve; doubtless as far as he would go would be to try and convert them.



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FOR CAREER DIPLOMATS

DOMINION

Agriculture: Hon. J. G. Gardiner, Minister of Agriculture, proposed to House of Commons three-year plan to rehabilitate drought stricken areas of Western Canada at cost of \$10,000,000, and moved second reading of bill to amend Prairie Farm Rehabilitation Act of 1935 by removing the \$1,000,000 limitation for any one year's expenditure. **By-elections:** Prime Minister Mackenzie King announced by-elections in Hamilton West and in Bonaventure will be held on March 22. **Coronation:** Canada will be represented at the Coronation by a military contingent of 334 persons representative of all branches of the defence services, Hon. Ian Mackenzie, Minister of Defence, stated. **Canadian Artillery Association:** Annual meeting recommended to National Defence Department "the advisability of increasing the defences of our seaports with coast defence artillery, aircraft and anti-aircraft artillery." **External Affairs:** During debate on estimates, which provide salary increases of \$2,000 each for Hon. Vincent Massey, High Commissioner in London, and Dr. O. D. Skelton, Under-Secretary for External Affairs, Prime Minister King announced Government hopes shortly to place diplomatic service on permanent basis with pensions and other provisions to make it attractive to career men. **Franchise Committee:** On Elections and Franchise rejected proposal to permit additional groups such as nurses, teachers, students at universities and court officers to vote at advance polls. **Free Ports:** Senate gave third reading to bill to authorize establishment and operation of free customs ports in Canada but upon strenuous demands for further discussion immediately repealed motion for final reading. **Hospitality:** Item in estimates to provide hospitality for distinguished visitors to Canada increased to \$15,000; last year it was \$5,000; Prime Minister King explained Canada expects to expand more because of number who will be traveling across this country to Coronation. **Indian Affairs:** Hon. T. A. Crerar, Minister of Natural Resources, told House of Commons economic plight of Canadian Indian population is serious and measures must be taken to improve trapping conditions especially in Northern Manitoba. **Labor:** Hon. Norman Rogers, Minister of Labor, announced proposal to call inter-provincial conference with view to preparation of uniform legislation on hours of work and minimum wages; he also stated his Department is considering appointment and training of several junior conciliation officers. **Marine:** Hon. C. D. Howe, Minister of Transport, announced appointment of special technical committee to investigate design, construction and navigation of vessels of the type of the Sand Merchant which sank in Lake Erie with loss of 19 lives. **Natural Resources:** Rt. Hon. R. B. Bennett, Leader of Opposition, proposed that Dominion Government go into mining business in Northwest Territories as means of paying off national debt. **Post Office:** An increase of \$290,500 in air-mail appropriations over a total appropriation of \$314,500 last year was included in estimates to provide for service on transcontinental air line. Postmaster General Elliott told House of Commons. **Privy Council Decisions:** Copies of the six complete recent judgments of the Judicial Committee of the Privy Council were tabled in House of Commons.

ALBERTA

Drought Relief: Extension of free freight policy for drought-stricken ranchers in Southern Alberta for as long as may be required has been arranged between provincial and the federal Governments, Hon. W. N. Chant, Alberta Minister of Agriculture, announced. **Interest Cuts:** Edmonton School Board, which recently decided to pay only half interest on its bonds held by Alberta Government or its institutions, announced it will make an exception and pay full rates on bonds held by Workmen's Compensation Board. Mr. Justice W. C. Ives refused petition of Attorney-General's Department for postponement of action of Independent Order of Foresters against Lettbridge Northern Irrigation District in interest cut test case. **Natural Resources:** Provincial Government will investigate alleged wastage of gas in Turner Valley oil fields to determine necessity of conservation regulations, Hon. N. E. Tanner, Minister of Mines, stated. **Resignation:** R. J. Dinning, chairman of Alberta Liquor Control Board since 1924, and former banker, resigned to become "representative of eastern people who have investments in Western Canada."

BRITISH COLUMBIA

Health: Following refusal of Southern British Columbia doctors to co-operate with and act under health insurance plan scheduled to go into operation on March 1 unless it is modified, a poll of all doctors in the Province on the question was commenced. Numerous conferences between representatives of doctors and of Government during the week failed to break deadlock; Finance Minister John Hart left for Ottawa to discuss problem with Premier Pattullo.

MANITOBA

Finance: Governor Graham Tower of Bank of Canada presented report to Dominion Government on financial position of Manitoba. Premier Bracken, seeking voluntary interest rate reductions on provincial bonds, held conference with representatives of bondholders; following conference he announced his belief that creditors were "sympathetic." **Relief Works:** Program of relief works

amounting to \$6,000,000 approved by Winnipeg city council; St. Boniface council planned similar program involving expenditure of \$1,000,000 and prepared plans on which to seek provincial Government approval.

ONTARIO

Health: York County Grand Jury described conditions, mainly due to overcrowding, at Mimico Ontario Hospital, as "deplorable". Dr. Samuel Hamilton, American expert, who has been conducting survey of mental hospital needs of Ontario, reported to Premier Hepburn; it was stated he recommended drastic changes in system and equipment for caring for mental patients. **Hydro:** Ontario Hydro-Electric Power Commission and Ottawa Valley Power Company signed new contract whereby former will take approximately 96,000 horsepower annually at \$12.50 per horsepower and latter will drop all litigation on cancelled contract. **Quintuplets:** Extra guards placed at Callander following warning of alleged plot to kidnap the five Dionnes; Attorney-General Robuck stated belief that warning was hoax. Chicago judge reserved decision in motion for dismissal of \$1,000,000 suit brought against Dr. A. R. Dafoe and others for preventing appearance of Quintuplets at Century of Prog-

ress exhibition. North Himsworth township reduced salary of Dr. Dafoe as M.O.H. to \$40 annually; previously he was paid \$70.

QUEBEC

Forests: Premier Duplessis announced he will attempt to call an inter-provincial conference to secure uniform regulations and methods in forestry exploitation in Quebec, Ontario, New Brunswick and Nova Scotia. **Penology:** A new jail, costing \$300,000, will be built at Hull, Hon. J. L. Bourque, Minister of Public Works, announced.

SASKATCHEWAN

Legislature: Third session of Saskatchewan's eighth Legislature opened; Speech from Throne forecast refunding of public debt, readjustment of financial relationship between Province and Dominion, imposition of new taxes including a sales tax, a bill authorizing and regulating the formation of credit unions, and amendments to the Motor Vehicles Act and the Succession Duties Act.

EDUCATION

Toronto: Dr. Loris Shano Russell, member of staff of Geological Survey of Canada, appointed assistant pro-

fessor of palaeontology at University of Toronto.

POLITICS

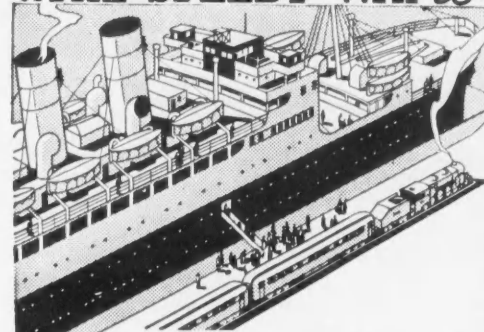
Dominion: P. J. Rowe, M.P. for Athabaska, and during past year a frequent critic of Premier Aberhart, "read out" of Social Credit party. It was announced by John Blackmore, M.P., leader of Social Credit group in House of Commons.

LABOR

Dominion: Railway unions officials announced they had authority of union headquarters in United States to call a strike and the promise of complete support of American unions if strike occurs; taking of strike vote of 117,000 union railwaymen in Canada proceeded. Delegates from Amalgamated Civil Servants of Canada asked representatives of Cabinet for immediate restoration of all civil service salaries to normal levels and for establishment of minimum of \$100 per month for adult male civil servants. **Alberta:** Forty "sit down" strikers in Union Meat Packing plant at Calgary who disregarded summonses to appear in court on charges of intimidation were placed under arrest; they marched peacefully out of plant and to police headquarters. **Nova Scotia:** Negotiations between 10,000 coal miners seeking wage increases and the Dominion Coal Co. suspended without settlement. **Ontario:** Strike at Empire Cotton Mills, Welland, ended when agreement accepted for company to permit shop committees, to review wages and to take all striking employees back without discrimination.

(Continued on Page 7)

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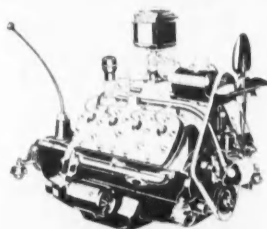
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IS 1937 HOUSE MODERN?

BY HUMPHREY CARVER

ALTHOUGH the Domestic Architecture represented in the Exhibition now at the Art Gallery of Toronto is immaculately carried out with the good taste which distinguishes the work of the Toronto Chapter of Architects, yet many who visit the show will be aware of a feeling of disappointment. Apparently the upheavals of the last few years have disturbed the quantity but not the equilibrium of the architects' private clients. Or is it that these skillful designers have been commissioned to conceal the facts behind these polite and symmetrical facades? On pressing the bell beside any one of these elegant front doors one would hardly be surprised to hear a distant tinkle in the servants' hall followed by hushed footsteps and the deferential whisper of the family butler: "My lady awaits you in the Withdrawing Room."

The staid of so much decorum almost persuades one to throw off the coat and vest and fling into the extravagances of a Rumba. Do these people really live such symmetrical lives? Have they no servant problems and is it always Twins? Why do they not build a garage on the other side of the house and so complete the balanced composition? Perhaps we are jealous.

THE Classic manner, the Georgian, New England and Regency styles admit of the most refined details of which many of our architects show themselves here to be masters, but these styles have a serious limitation. Their effectiveness is inseparable from a certain formality. The planning and proportions of windows are matters of purely aesthetic precision. If the position of a window in the facade also corresponds with the position of the kitchen sink, the width of the bath or the height of the chestfield, it must be due to Divine Providence, because sinks, baths and chestfields were not invented when the Georgian proportions were determined. It is true that some concessions to formality are desirable in society; there is a time and a place for the wearing of white ties and tails and one may even put on a silk hat in order to



THE HOUSE OF GERMAN ART at Munich, Germany. A model of this impressive structure, designed by Professor P. L. Troost, is on exhibition at the current Architects' Show at the Art Gallery of Toronto. The model is shown through the courtesy of Mr. Werner Haag and the Toronto office of the German State Railways.

take it off again. But most of us have neither time nor pocket money to waste on such things at home and prefer our domestic appointments to be governed not by good form but by comfort and convenience. The society which was supported by a class of domestic servants (at whom a great deal of the formality was aimed) has graciously retired and left us to enjoy fresh air, sunshine, deep chairs and all the clean delights of the modern kitchen without the formality which pervaded the natural lives of the Georgians.

It is in the design of a house which allows its occupants the fullest liberty of relaxation and good health and which is as pleasant and simple to operate as the modern car, that the real adventure of modern architecture lies. In asking us to admire so many facades we feel that the architects are encouraging us to pass

superficial judgments on a rather trivial aspect of architecture. In this age of technical education it would not be flattering the public too much to expect it to read plans which should accompany every photograph.

SUCH information would probably amplify our appreciation of a house such as Mackenzie Waters' (165-170), which has both quality and originality and seems to belong in an age of motor cars and sports clothes, even though we suspect it of possessing a Servants' Hall. Another house which seems to belong to our own time, and of which the photographs give inadequate information, is Saunders and Lyric's (138 and 139), which both inside and out has the captivating charm of understatement. 140, 141 and 142 by the same firm are the best interiors in the show, though what Catto and Catto did for Dorothy Jane (38 and 39) cannot be judged without knowledge of the color. There are some interesting staircases, Murray Brown's (130) the most original and Bruce Wright's (188) the most elegant. Mathers and Haldenby's own version of Georgian can still not be improved upon and their decorations of a club (104 to 106) carry the enviable individuality of all their work into a more sophisticated period. In a garden elevation (150) W. L. Somerville and his photographer show an exceptional appreciation of the uses and texture of stone, while the neatness of design in 154 would have been developed better in a lighter and smoother material. Gordon Adamson (2) and Murray Brown (23) indicate that they are waiting to have their energies unleashed upon greater adventures.

IN VIEWING this pleasant display one cannot escape from the painful realization that domestic architecture is at present the preserve of a privileged few. We continue to multiply the acres of suburban ugliness and inefficiency when all that lies between us and a new period of orderliness and beauty is the organizing ability to utilize this strong team of expert designers. Now that funds for home building are being released, why are architects not being allowed to apply their skill to the designing of well-planned communities of homes for the thousands of us who need them, instead of merely flicking the good taste of a few? That is a serious question which everyone who visits this Exhibition must try to answer.

ART WORLD

BY G. CAMPBELL McINNES

THE current exhibition of the International Society of Women Painters and Sculptors, now on view at the Women's Art Association, 23 Prince Arthur Avenue, is an interesting and uneven *melange*. It includes work by women artists in eight nations, Canada being accorded the largest representation in this section is some work by deceased Canadian women painters, loaned by the National Gallery, and is representative of the hobbyist, the amateur and the professional.

Most interest attaches to the Swedish group who, with a climate and surroundings not vastly different from our own, have yet produced it one may judge from the thirteen works by seven painters a highly individual art. Examining it, one realizes that there is less as well as gain in the discarding of European influence; for this little art seems both national and cosmopolitan. The Austrian section is also interesting, mainly for the work of Lise Frankl and Elisabeth Laske. And there is a provocative portrait of André Malraux by a French dilettante.

I hope I shall not be accused of provincialism when I say that the Canadians come out best. This is due partly to their predominance in the sculpture field. Elizabeth Wyn Wood's "Man and Woman" is as good as anything in the room, and partly to the fact that they know what they want. They are more sturdy and adventurous, less feminine, even if that is a compliment.

AT THE Mallory Galleries on Grenville Street, Miss Grace Coombs, with whose colorful flower studies many are doubtless familiar, is holding an exhibition of still life and landscape. At the MacDonald Galleries, also on Grenville Street, there is a showing of landscapes, mostly of the North Country, by R. A. Stenberg.

Thoughtful Friend, "My good man, why don't you take the street-car home?"

Illuminated One: "Sh' no ushe Wife wouldn't let me ke p it in the house!" — *Shchegolov* (Wis.) Press.

WORLD TRAVELLER IS NOW PERMANENT RESIDENT OF TORONTO



When Harold W. Taylor, technical adviser from the factory of the Marchant Calculating Machine Company, California, and now resident in Toronto in charge of the organization of Marchant service across Canada, left his birthplace, Liverpool, England, some 25 years ago, no one would have ventured to prophesy the unusual globe-trotting experiences that were to be his, before he finally reached Toronto to become a permanent resident.

His first adventure was aboard freighters plying along the west and south coasts of Africa, and on one trip left his ship to work ashore in a factory on the Congo River, but after six months in this fever-ridden country, he returned to Liverpool, ill from malaria. He was soon off abroad again, this time bound through the Suez Canal to the Orient. This voyage was suddenly interrupted when, after leaving Jeddah (the seaport of Mecca) with over 1,000 returning Mohammedan pilgrims, the steamer lost her propeller and being in the days before radio was compulsory, the vessel drifted for over a week and ran aground before being picked up and towed to one of the Red Sea islands for repairs which had to be accomplished entirely by the ship's crew.

After a number of voyages to the Orient and across the Pacific, Mr. Taylor accepted a position in Hong Kong from which he was transferred at different intervals to various places in China, Japan, Java, the Philippines and the Malay States. At the outbreak of the World War, in August, 1914, he was a resident of Singapore, from here returned to England and joined the Naval Forces.

In the early years of the war, he was an officer attached to the British Naval Auxiliaries and saw varied service on special duties in the Atlantic and Indian Oceans, the Mediterranean, Red, Aegean and White Seas. The most exciting episode of his war service was when he was assigned as an officer of the first "Decoy" or "Q" ships that were experimented with, successfully, to lure German submarines within range of the concealed guns of his apparent tramp freighter. Many and exciting were his encounters with submarines and their resultant sinking, but at no time were the ships that he was on, disabled or sunk, although he had many narrow escapes from German torpedoes and shells,

as a slight shrapnel face wound and the accompanying photograph of the stern deck shows. The latter was



caused in a heavy sea in the Bay of Biscay when a submarine fired, without warning, and the shell hit the ship's counter, but, luckily, passed up through the poop deck without exploding. Retaliation was swift when the submarine came within range of the concealed guns and was sunk before they had a chance to do further damage. It was while engaged in this hazardous and experimental undertaking that Mr. Taylor received word of the death of his only brother at the Battle of the Somme and, as he says, if he had had any compunction about the ethics of this type of decoy warfare, it was quickly overcome by this sad news.

Towards the latter part of the war, when the "Q" ships were losing their value as decoys for the more experienced submarine commanders, Mr. Taylor, because of his knowledge of the Orient, obtained a transfer to the British Indian Army and was Company Quartermaster Sergeant of the Mechanical Division in service in the Eastern war zone, but this was rather time after his activities after and, like a well-known automobile advertisement, he decided to "try all three" and asked, and was granted, a transfer to the Air Force and was at Alexandria, Egypt, when the Armistice was signed, and so in November, 1918, he received his discharge from further service and after visiting various parts of continental Europe, returned to his previous position in Singapore.

A few months in Singapore and Mr. Taylor was again on the move to take an appointment in connection with far Eastern trade for the U. S. and Commonwealth Governments which necessitated his traveling extensively throughout the Malay States, Dutch East Indies, Australia, Tasmania and New Zealand, thence to Italy, France, Germany, Holland and finally home to England.

The urge to travel again was too strong and this time he came to Vancouver to live. After being in business in Vancouver for a time, Mr. Taylor moved to the U. S. A. and for eleven years was stationed at the factory and various district offices of the Marchant Calculating Machine Company until his present transfer to Toronto and he is now associated with O. H. Pierce (owner of calculators in Canada) the sole authorized distributor for Marchant Calculating Machines in Canada.

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PRAIRIE LAWMAKERS GET BUSY

BY F. C. PICKWELL

DURING the latter part of February the three prairie legislatures will again be in action. Manitoba and Alberta should supply most of the oratorical fireworks. Fortunately Saskatchewan is headed by a premier who keeps both feet on the ground, and is more concerned about the provincial code of honor and financial stability than personal notoriety through newspaper headlines. Backed by all but five of the total membership, he will doubtless give major consideration to acts tending to encourage normal conditions in a province, which through no fault of its own, suffered more than any other during the depression.

Manitoba is not so favorably situated. Mending political fences and advancing group ambitions may predominate, rather than the paramount interests of the taxpayers. Last summer's election left the government short of a working majority. Failing to form an alliance with the Conservatives, it made a deal with five so-called Social Crediters elected in county constituencies. That insured the hard pressed Brackenites a hazardous majority of one, a sessional indemnity, and the privilege of orating to their heart's content.

The government forces have been seriously weakened through the retirement of Hon. Mr. McPherson, provincial treasurer; Hon. Mr. MacKenzie, minister of agriculture, and Hon. Mr. Hoey, minister of education (now in Ottawa) who claimed his defeat was due to inability to compete with C.C.F. promises of generous pensions to ageing constituents. Without such able front benches the government must face a more

powerful opposition: Conservatives, 18; C.C.F., 7; Independents, 3; Communists, 1; and former Judge Stubbs' own party of one—who is favored to monopolize the limelight.

PREMIER BRACKEN is credited with having promised the Social Crediters a commission to make an economic survey of Manitoba's wealth, in exchange for their assurance not to rock his political boat. To accomplish this some fantastic reason will be given for an unnecessary expenditure, aimed at hatching a theoretical egg. If Social Credit leaders do not know any better, the premier should. Any information such a body could hope to secure is available for the asking from the statistical branch of the agricultural department at Ottawa—if not on file right in Winnipeg.

And so from such a base of political reasoning, Manitoba is requested by the Social Crediters to join with Alberta "in leading the world towards peace and prosperity." That will be news to any who have tried to follow the tortuous course pursued in Alberta to make good an election promise of \$25 monthly (and no increase in taxation) for all adults,—by way of cultural dividends, or the proverbial something for nothing. After eighteen months the expectant populace still waits for the cheques.

The financial condition of Alberta undoubtedly is worse than it was two years ago, the people are certainly no happier, fear of threatened coercion is even taking the place of pro-

misled contentment and plenty, and the prospects of tragic disillusionment to a trusting populace become more apparent every month. Capital has left the province, and farmers hoard money in their socks. The atmosphere is more like a Hitlerized state, charged with political threats bordering on blackmail and persecution for anyone who does not support government theories.

TO DATE about every political trick has been broadcast in the Aberhart Sunday sermons (without protest from the Lord's Day Alliance) except details of the Social Credit system that assures everybody freedom from financial worries. The deadline for that news is promised for the coming session. But as the great event draws near there is not even peace and goodwill within government official circles. Significantly two of the sanest and most capable cabinet ministers (Mines and Finance) have stepped down and out. Even the experienced Deputy Minister of Finance followed the lead of his chief—and more may follow.

Premier Aberhart's favored old country technical expert decided to walk out unexpectedly, just when the Social Credit machinery was supposed to be ready for the acid test of practical operation.

THE preliminary ventures which were supposed to form a foundation for Social Credit theories have not been impressive. One of the first timed at gagging or licensing the press and individual liberty of speech. That did not meet with the anticipated favor, even among government supporters, and the idea was finally voted out at a recent group convention. In this the Alberta weekly newspaper editors took a commendable stand, which might be emulated by citizens who have become nervous about expressing opinions without first glancing over their shoulders to see if any political spies are within hearing distance. Believe it or not, Sunny Alberta has really come to that.

Last summer all the oratorical big guns of the Social Credit party campaigned the province, heralding the virtues of Aberhart prosperity scrip, as a revolutionary economic discovery. They guaranteed to create a business boom which would revive the stagnant life streams of trade. It did nothing of the kind when put to the test, and eventually flopped completely. Among the worst offenders in shying at Aberhart money were the Social Credit party, cabinet ministers and members of the legislature. They all favored sound money for their own pockets.

THE government authorized \$2,000,000 in scrip, and 500,000 certificates were printed. Direct cost to the province by the end of January stood at \$251,000. About \$37,000 worth is outstanding, and is eligible for redemption in cash. The scrip venture imposed a heavy drain on the treasury, despite original claims that the cost would be borne by the public, through the sale of stamps. Such revenue totalled only \$17,000.

The amount of scrip issued reached \$209,553, all in \$1 certificates, made up as follows: Original issue in August, \$239,391; reissues, \$32,675; purchased by civil service in November, \$18,621; in December, \$18,866. The amount redeemed in cash by the treasury was \$271,910, of which more than fifty per cent. was redeemed on the first monthly redemption date in September.

The proposed regimentation of Alberta business firms, by way of codes, does not appear to have been any more successful. How many other beautiful planning theories will be exploded before Aberhartism runs its tragic course, it is impossible to predict. The latest brain wave is to set up an import and export board, which will control the export sale of Alberta wheat and other products. This idea is beginning to raise a storm of protest among the farmers.

Letters reaching Winnipeg show strong opposition to the scheme. Growers are anxious to know if it is possible for the government to force farmers to market their grain



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HISTORY OF CANADA

(Continued from Page 4)

OBITUARY

Alderson, William Herbert, Grayhurst, Ont., one of original guardians of Dionne quintuplets, former chairman Northern Ontario Relief Commission and of Emergency Committee of Ontario Red Cross, past president Toronto Rotary Club and Toronto Board of Trade (64).
Baleer, Eugene, Three Rivers, Que., president Babcock Glove Mfg. Co. (75).
Bonnier, Dr. Wilfred, Montreal, retired statistician Quebec Department of Health (63).
Bruce, Mrs. John, Toronto, national past president and for 19 years national treasurer I.O.D.E., past president Toronto Women's Canadian Club (68).
Burgess, Alfred E., Toronto, wholesale jeweller, six times alderman of Toronto.
Callaway, William R., Beverly Hills, Cal., former district passenger agent C.P.R., former general passenger agent Soo Line (84).
Carley, Dr. Arthur Andrew H., Toronto, Inspector of Health of Animals, federal Department of Agriculture.
Chester, W. G., Winnipeg, organizer and past president British Columbia Amateur Hockey Association (64).
Clark, Miss M. R., Clinton, Ont., editor Clinton News Record for 27 years.
Clutton, Samuel, Tillsonburg, Ont., Canada's oldest Blue Lodge Mason (97).
Crawford, W. J., Toronto, accountant Ontario Department of Public Welfare (45).
Cream, Daniel, Montreal, wholesale lumberman (82).
Dalgleish, Frederick Moore, Vancouver, newspaper advertising man (44).
Dargavel, James S., Elgin, Ont., president Leeds-Lanark Ayshire Club, returning officer for federal riding of Leeds.
Dignard, Joseph E., Sudbury, Ont., registrar of deaths for Sudbury (61).
de Cotret, Dr. Elphège René, Montreal, author and obstetrician, member of board of Laval University, superintendent of Hospital de la Maternité (75).
Fontaine, David A., Edmonton, opened first general store in Strathcona, Alta. (75).
Gagnier, Rev. William Francis, Sault Ste. Marie, Ont., noted Northern Ontario missionary priest (79).
Good, Rev. William Pascoe (D.D.), Vancouver, B.C., deputy president British-Israel

World Federation, Goodfellow, Mrs. Jess, Prince Albert, Sask., first white child born in Prince Albert (70).
Hay, Mrs. Margaret O., Vancouver, believed to have been only woman to participate in political campaigns of Sir John A. Macdonald (100).
Hermion, Ernest Bolton, Vancouver, one of earliest land surveyors and engineers to practice in British Columbia (71).
Hilliard, Thomas L., Waterloo, Ont., founder Dominion Life Assurance Co., past president Waterloo Trusts and Savings Co. (95).
Hutchings, Robert J., Calgary, vice-president Great West Saddlery Co., past president Canadian Manufacturers Association and of Associated Boards of Trade of Western Canada (71).
Irving, Alexander, Sudbury, first sheriff of District of Sudbury (78).
McKay, Dr. Matthew, Liberal member of House of Commons for Renfrew North (78).
MacNeill, Rev. Dr. John, Hamilton, Ont., principal of faculty of theology, McMaster University, past president Baptist World Alliance (62).
McNichol, Robert F., Winnipeg, president A. R. McNichol, Ltd. (62).
Nair, J. Richard, Pinkham, Sask., president Saskatchewan Association of Rural Municipalities (61).
Nicolette, Francesco, Toronto, operated Italian private bank for many years in Toronto (62).
Redpath, Mrs. Beatrice Constance Peterson, Montreal, short story writer and poet (50).
Rumohr, John Albert, Winnipeg, former champion single sculler of America (61).
Springer, Dr. Francis A., Montreal, assistant professor of surgery at McGill, surgeon-in-chief Royal Victoria Hospital, one of first Canadians to win Victoria Cross during last war (57).
Spence, Mrs. Margaret Hackland, Toronto, past president Toronto Women's Liberal Association, national secretary of "The Echo" I.O.D.E. magazine, wife of Senator James Spence (67).
Thompson, Ezra A., Ottawa, chief of chemistry division, mines branch, Department of Mines and Resources, former member of faculty University of Manitoba (58).
Westwood, Walter J., St. Catharines, Ont., former mayor of St. Catharines (71).
Wood, Robert, Quebec, Que., executive assistant to president of Quebec Power Co. (34).

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AT THE THEATRE

NAZIMOVA IN "GHOSTS"
BY HECTOR CHARLESWORTH

THE appearance of Alla Nazimova in Ibsen's "Ghosts," at the Royal Alexandra Theatre last year was generally accepted as the most important dramatic event of the season. Personally I saw the production for the first time on the occasion of its return to the same theatre, on Monday, and it justified all eulogiums.

To those of us who recall the Ibsen boom of the nineties and the embittered controversies that ensued therefrom, the fact that "Ghosts" should have become a hardy perennial is full of ironic significance. How many of those who have seen Madame Nazimova's superb delineation of Mrs. Alving will believe that in the nineties Mary Shaw, the first important representative of the role in America, was actually criminally prosecuted for playing it, and that the most influential critic in the London of that day, Clement Scott of the *Daily Telegraph*, likened Ibsen to a "muck-ferretting dog" for having written "Ghosts." Fortunately there were stout champions of Ibsen whose fame has outlived that of the forgotten Mr. Scott. Edmund Gosse, William Archer and George Bernard Shaw, to do battle for the cause of Truth, for in the nineties critics spelt the word with a capital "T." The crime of having written "Ghosts" was held against Ibsen in connection with his other plays, and I well remember the invectives bestowed on Mrs. Fiske, when she appeared in Toronto two or three months after her return to the stage as a serious actress, for having had the temerity to present "A Doll's House."



DOROTHY ALLEN PARK, conductor of the Madrigal Singers, famous women's choir of Peterboro, who will sing in the Eaton Auditorium on Saturday evening, February 20.

But Ibsen was the old revolutionary who could not be downed. "Ghosts" and "A Doll's House," though written before most playgoers of today were born, are unquestionably the most influential plays, in their effect on the modern theatre, ever written. Their ruthless analysis of social conventions and time-honored hypocrisies sounded a note that has been echoing through the decades that followed. Apart from his social or anti-social theories, Ibsen on the showing of "Ghosts" alone is one of the most marvellous theatrical technicians who ever lived. Compare the ease and brevity with which he unfolds a tragedy that had its beginning years prior to the rise of the curtain, with the time it takes Eugene O'Neill to present his thesis in such plays as "Strange Interlude" and "Mourning Becomes Electra."

The special offence for which Ibsen was held indictable in "Ghosts" was that of having drawn attention to what is euphemistically called "social disease." The subject is now publicly discussed ad nauseam, and the dramatist was merely harking back to the Old Testament; but in reality "social disease" is merely a minor theme in "Ghosts." The tragedy really arises from the barrenness of life in what Ibsen calls "a second rate town." From thoroughly natural characters and incidents he develops a tragedy that is classic in its form, its poignancy and its cathartic evocation of pity. He does so with but five characters, and after forty years of Ibsen I am still amazed at the luminous power of his craftsmanship.

There have been three Mrs. Alving's of first rank on the American stage, Mary Shaw, Mrs. Fiske and Nazimova, and the greatest of these is the last, whose earliest distinction on this continent was won in Ibsen's plays. In vocal nuance, pace, facial expression, depth of emotion, variety of treatment, and reserve power it is a superb impersonation. The whole production is the best I have ever seen of an Ibsen drama because of its light and shade. There is laughter at times even under the grey skies of this "second class" Northern town. McKay Morris, a capital exponent of the domineering priest Pastor Manders, has the correct satirical touch. Harry Ellerbe is wonderfully touching as the doomed and restless Oswald, though I thought he went to unnecessary lengths of realism in the inebriety of the final scene. After all, Ibsen aimed a little at symbolism in Oswald's clamor for the sun. Violet Frayne is a vital if rather bouncing Regina, and Calvin Thomas's delineation of the snivelling but comic hypocrite Engstrand could hardly be bettered.

TORONTO MASQUERS
BY W. S. MILNE

THREE one-act comedies of widely contrasting sorts were presented last week by the Toronto Masquers under the direction of Mr. E. G. Sterndale-Bennett. The first, "Miss Marlow at Play," was a trifle by A. A. Milne, written with his usual wit and more than his usual slightness. The leading part, that of a popular actress who teaches an elderly curmudgeon a lesson in manners by a delicate variation on the badge game, was played with verve and charm by Constance Vernon. Particularly noticeable was the excellence of her timing.

Number two was a bit of scientific folklore, being no less than the dramatization of the case history of that horrible example of inbred degeneracy, the Jukes family. It is a pretty grisly subject for farcical treatment, and yet this number got the loudest laughs of the three. For this, the very effective make-ups, based on the hill-billy cartoons in *Esquire*, were largely responsible. The Jukes family was well handled, but the outsider was very unconvincing, and made the play drag towards the end.

The third play, which has the charming title of "The House in the Quiet Glen," is the work of an Irishman at present on a visit to Toronto, and last Tuesday received its first production on any stage. It is being entered by the Masquers in the Regional Finals of the Dominion Drama Festival, and the excellence of the initial presentation makes it a likely candidate for Ottawa. Its story is slight and pleasant, the romance of a boy and girl in a quiet country valley, complicated very temporarily by the fact that the two fathers are enemies, and the boy's father is a widower who has taken a fancy to the girl himself. Her mother comes to the rescue, and all regrets and objections are drowned in a drop out of the bottle. First honors go to Betty Boylen, who plays the girl, for a charming characterization, and Frank Rostance, who has a lovely part as the

girl's father, Irene Henderson's Mrs. McCann was a little lacking in force, but entirely right in spirit. The boy, as done by James Pryce, seemed a bit too much of a caricature, and John Greer as the boy's father, although very convincing and delightful, had a tendency to drag his part a little towards the end of the play. Possibly this was as much the fault of the writing as the playing, but it is a minor one, and the show as a whole will be an important contribution to the festival.

COMING EVENTS

EIGHTEEN entries, three per night for six nights, will be judged in the Central Ontario Regional Festival in Hart House Theatre next week. The entrants are as follows:

Monday, The Junior Players, The Playwrights' Studio Group, and the Herman Voaden organization. Their offerings are an Eden Phillpotts farce, a Canadian play by Leonora McNeilly and another by Virginia Coyne Knight.

Tuesday, St. Michael's and All Angels, representing the A.Y.P.A.; Dramatic, which is the dramatic section of the Young People's Alliance; and the Theatre of Action. These will present Philip Johnson's "Saturday Night," Peretz Hirschbein's "Lone Worlds," and the notorious "Bury the Dead" in abbreviated form.

Wednesday, the Conservatory Group, Henry Button's Forest Hill Village company, and the Library Players, directed by Mr. Sterndale-Bennett. These will perform a condensation of the Tchekhov "Sea-Gull," another Philip Johnson play, this time a comedy, and a historical play "White Queen, Red Queen."

Thursday, the Danforth Theatre Guild, the Stephanie Jarvis Players, and the Imperial Players. Their bills are O'Neill's "He," Miss Jarvis' "Swords on the Altar," and Edward Chodorov's "Kind Lady."

Friday brings the first of two Arts and Letters Club entries, with Ivor Lewis in the cast, the Toronto Masquers, and the University College Alumnae under Edgar Stone. They will play "Campbell of Kilmhor," "The House in the Quiet Glen," (by John Coulter, a former Abbey Theatre player now a Torontonian by marriage), and an act of Sierra's "The Cradle Song."

Saturday brings the Welsh Dramatic Society, the Hart House Theatre entry under Nancy Pyper, and a second Arts and Letters entry under Frank Hemingway, the plays being "Change," by J. O. Francis,

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the middle act of the Insect Play, "This Mad World," and Christopher Morley's "East of Eden."

INVITATIONS have been sent out by Principal and Mrs. P. S. Dobson of Alma College, St. Thomas, and the Toronto Alma College

Alumnae for a reception and musicale at the Royal York Hotel, Toronto, on the evening of February 27. The musical program will be provided by Gertrude Huntly Green, director of the Faculty of Music of the College, and by other faculty members.

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THE FILM PARADE

BY MARY LOWREY ROSS

THE trouble with the two George Arlisses in "Man of Affairs" was that they weren't evenly matched. George Arliss the Stuffed Shirt hadn't a chance against George Arliss the Foxy Grandpa. It was fun, of course, seeing Mr. Arliss kidnap Mr. Arliss, then sneak out to steal the Arliss pyjamas, leaving Mr. Arliss locked up in the maid's bedroom, mad as a hornet. But was it cricket, Mr. Arliss? No, what we all looked for was to see Mr. Arliss wheedle the key out of the passageway, and arrive hip and tuck with his rival at 10 Downing Street. Then we should have had the excitement of watching Mr. Arliss (the fake Mr. Arliss) persuading the British Cabinet that the original Arliss was really impersonating himself, with a monocle and a finger-wave. And so on and on till the game was called off on account of darkness and audience sympathy went simply distracted.

Miss A. says she thinks the double exposure of Mr. Arliss is a splendid idea. "What I'd like to see," she said, "is George Arliss as both Napoleon and Wellington, and both kidding the pants off each other at the Battle of Waterloo." There's no reason, she pointed out, why George Arliss couldn't simply go back over his career and start wrestling himself through every crisis of British history. Now that the thing has started indeed there seems to be no necessity for confining it to history. We could have George Arliss, for instance, in a revival of Dr. Jekyll and Mr. Hyde. (It would be fun, wouldn't it, after all these years to catch a glimpse of Mr. Arliss' animal nature?) Or Four Generations of Mr. George Arliss. Or George Arliss as an Oriental Rajah blandly forcing loans from George Arliss the British Foreign Secretary, only to discover that his rival, overnight, had moved the British Navy into the Arliss backyard. Or George Arliss as a de Mille mob scene.

People who can't get enough of Mr. Arliss under any circumstances won't want to miss "Man of Affairs." I find the whole business of duplicate roles is becoming a little un-linging. In the last few weeks we have had not only two George Arlisses in one picture, but three Hugh Herberts, four Laurels and Hardys, and five Dionnes.

IN "God's Country and the Woman" George Brent and Beverly Roberts (one of each) battle it out among the inky blues and greens and salmons of God's great technicolored outdoors. It's one of these I hate you, I hate you, I HATE you, I love you pictures. The heroine has inherited a lumber camp from her father, completely equipped with timber, mills, bunk and cook houses, a cosy lodge and a lifetime feud with the neighbor on the next concession. She's a masterful girl who strides about in breeks, frowning and shouting orders to her men. Then love comes to her unexpectedly in the person of a playboy (George Brent) with dazzling teeth and blue-black hair. She makes a man of him and not to be outdone he makes a woman of her. The change comes to her gradually, of course, but we moviegoers can't be fooled, and we sighed sentimentally as we watched her passing from breeks to culottes and from culottes to a nice tailored skirt. Finally she takes the plunge into foamy lingerie and love's surrender and it's all over. Logging enthusiasts will like the tree-toppling, the chute-running and the big log jam sequences at the end. They're much the best thing in the picture. Things have come to a fine state, haven't they, when the only entertaining things in the movies are the educational features?

THOSE two Mississippi originals, Barbara Stanwyck and Joel McCrea, are the lovers in "Banjo on My Knee." They part and suffer and meet only to part and suffer again, for an hour and thirty-five minutes. Finally they come together in a cabin on a river-boat, and someone had the presence of mind to double-lock the door and nail a plank over it, so that even their author couldn't get at them. There are some pleasant river songs in the picture, and Buddy Ebsen dances and the Hall-Johnson choir sings negro choruses, beautifully, but a little too long.

THE National Film Society on Monday evening, February 15th, devoted its program almost entirely to a résumé of French film history from Lumière to René Clair. The feature film, M. Clair's "Crazy Ray", is a pseudo-scientific fantasy, developed with the quick ingenuity, the free-



JACQUES CARTIER in "The Grand Monarch", a dramatic ballet-narrative of the life of Louis XIV, at the Eaton Auditorium on the evening of Thursday, February 25.



SIR CEDRIC HARDWICKE, noted English actor who comes to the Royal Alexandra Theatre in "The Amazing Dr. Clitterhouse" for the week beginning February 22.

dom from literalness and economy of detail that make the best French films of any period both stimulating and easy to watch. "The Crazy Ray" is a silent picture, and though made in 1923 and marred in the present version by irritatingly banal subtitles in English, is still extraordinarily lively, inventive and witty—an infinitely superior film in every way to René Clair's recent "The Ghost Goes West."

COMING EVENTS

TWO notable concerts are scheduled by the Toronto Symphony Orchestra for the next two weeks. The first, to be given in Massey Hall on Tuesday evening, February 23, features the well-known Canadian pianist, Reginald Stewart, as guest artist. Mr. Stewart will assist in the Ravel Concerto for piano and orchestra, marking the first Toronto performance of this great

composition. The orchestra, conducted by Sir Ernest MacMillan, will open this program with the Brahms' Symphony No. 3, and in conclusion will play Cyril Scott's delightful Festival Overture, also a first Toronto performance.

On March 2 the Orchestra and the Toronto Mendelssohn Choir will join

forces in giving two outstanding compositions in symphonic and choral repertoire. The orchestral work will be Tchaikovsky's Symphony No. 6 (the Pathétique), and for chorus and orchestra William Walton's "Belshazzar's Feast" which was given a very successful first performance in Toronto last season.



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MUSICAL EVENTS

BY HECTOR CHARLESWORTH

A CASUAL pedestrian passing Massey Hall toward 11 p.m. on the night of the last Symphony Orchestra concert might have imagined that a political demonstration was in progress, so vociferous was the cheering and applause that was going on. But the demonstration was more spontaneous than any political outburst organized by party cheerleaders. The uproar came from nearly 3,000 music lovers who were giving an ovation to Georges Enesco, who had just conducted the Toronto Symphony Orchestra in the first of his three Roumanian Rhapsodies. Except on the occasion of Paderewski's world debut in the same hall after he gave up Polish politics to return to the concert stage, one has never heard a Toronto concert audience let itself go to the same extent.

To hear and watch Enesco conduct his own music is assuredly an electrifying experience. The abandon, yet absolute precision, of his efforts is superbly colorful. The composition, based on the folk songs of the composer's native land, is itself entrancing in tunefulness and fervor. Enesco is unique among modern composers of the upper rank in that he does not despise melody; nor does he value novel harmonic effects above stirring emotional rhythms. Of rather saturnine personality, Enesco, when he gets going with his baton, sends forth shafts of personal magnetism that strike responsive chords in the most reserved and dispassionate listener.

Dynamic as a conductor he is almost equally so as a violinist. I did not have the privilege of hearing his recital for the Women's Musical Club in January, but supported by orchestra his art is moving in the highest and rarest degree. His tone is broad and warm, his technical efficiency absolutely commanding, his phrasing at all times wonderfully expressive. Nor could he have chosen a more glorious work in which to display his genius than Brahms' concerto in D major, opus 77, composed in 1879 for Joachim, the greatest virtuoso of that period. The concerto in D has whether for violin or pianoforte, a special quality which distinguishes them from similar works by other composers. Each is really a symphony in which the passages of the soloist are a constituent part of the whole composition, not a virtuoso solo with orchestral accompaniment. The opus in D major is magnificent in every detail, rising to noble emotional climaxes especially in the exalted concluding passages of the first movement. In its noble rendering soloist and conductor divided honors.

The splendid standard to which Sir Ernest MacMillan has brought the Toronto Symphony Orchestra was demonstrated in the numbers in which Enesco figured, perhaps to a higher degree than in the past, and in the first part of the program was also impressive. Mozart's grandiose *Requiem* in G minor, which Enesco gave a delightfully haunting ending of the overture to "The Marriage of Figaro," always a capital "caper," and later a brilliant and vital interpretation of the *Symphony in E flat*, whose sparkling yet moving qualities seem to belie the mental distress from which Mozart suffered when he composed it. The most interesting number, however, was a novelty of first importance: Vaughan-Williams' *Fantasia on a Theme of Thomas Tallis*. The name of Tallis (1512-1585) figures largely in the traditional music of the Church of England. It shakes one's consciousness with its richness, its probably heard it frequently. The theme of this *Fantasia* is the third of eight modal tunes which Tallis composed for Archbishop Parker's *Metrical Psalter*. It is a noble gift and Vaughan-Williams has turned it to its greatest harmonic and emotional uses. The lyrical flow of the whole composition secures the listener's interest at once. In presenting it Sir Ernest moved to the shallow background, giving a study of night scenes which page 2 continues to the main body of a most expressive way. Altogether it was a fine evening's entertainment.

WHAT might be termed a "modern" audience was present at Chamberlain Concert Hall on February 11 for a unique occasion. The first year in performance at Toronto of the *Goldberg Variations* of Johann Sebastian Bach. I have been told that the great pianist and Bach authority, Harold Schenck, played the work privately for a group of friends during one of his visits to Canada, but even by most Bach lovers this highly intricate work, more lengthy than the average symphony, was a novelty. And speaking of novelties, I have been surprised to learn that many musical people are unaware that this very eminent musician, who last spring was in the country as adjudicator for Western Pootahic, died in London a few weeks ago. The passing of so great a man deserves more attention than it received in the world at large, and it is appropriate to mention him here because his name is essentially linked up with the ever-growing popular appreciation of Bach which has been in progress in English-speaking countries for a quarter of a century.

Bach was a man who did things in a large way. He had more children than even the average French Canadian habitant of fifty years ago, and in composition he was so prolific that, despite the fact that works "new" or far as modern audiences are concerned are being constantly revived on concert platforms, there are still riches yet to be exploited as in the case of the *Goldberg Variations*. They take their name from the nobleman to whom the composer dedicated his score and were originally composed for the clavichord. Even the uninitiated listener gets a sense of this when he notes that many of the individual sections are described as "for two keyboards" or "for one or two keyboards." The *Variations* number thirty, in addition to a concluding *Aria de Capo*. Their

full performance occupies almost precisely one hour. Though those who have not heard them might assume that a monotony would result, the reverse is true. The listener becomes fascinated by the variety, resource and melodic genius of the composer.

The pianist who thus placed local music-lovers in his debt, was Alberto Guerrero. The work taken as a whole is one particularly suited to his talents. Mr. Guerrero is known for the lightness, cleanness and precision of his touch, just the type of artist to shine in music composed for ancient instruments and transcribed for the modern pianoforte. The *Variations* do not call for massive, emotional interpretation but for limpid lyrical quality. They include no less than nine Canons, in which they are richer than the Anglican diocese of Toronto since Canons were dropped from the ecclesiastical set-up. The Canon as a musical form is rather like a sophisticated development of the popular song-form, the Round. They have that in common with the human variety of Canons, who in the old days were supposed to be round also. There is a type of composition known as the "free" Canon, but it is not permitted to drift into license, for a licentious Canon in either sphere would be unthinkable. The Canons that Mr. Guerrero played were for joyous, and delightfully rendered, though two of them were signified as "In moto contrario." As

I have said, the *Aria* comes at the end instead of the beginning, and the whole work is really built up from the bass theme of *Variation No. 1*, after the manner (so a very high authority informed me) of a *Passe-cagala*. This opening theme Mr. Guerrero enunciated very deliberately so that it would sink into the consciousness of his hearers and it became the golden thread that held all the 31 items together.

COMING EVENTS

THE Alliance Francaise of Toronto will on February 24 offer its usual evening of three one-act plays in French, at the Margaret Eaton Theatre. Two are strictly modern: "La Paix chez soi" of Courteline and "Le Voyage a Biarritz" of Sarment. The third is an eighteenth century comedy by Marivaux, "L'Ecole des Mores". The cast includes Lizette Patterson, Georges Assie, Jean Houper, Dorothy Walter, Conran R. Chretien, Marian Squair-Hunter and Felix Walter.

THE first North American performance of "The Amazing Dr. Clitterhouse" will take place at the Royal Alexandra next week. The play has been very successful in London, and is now on its way to New York, under the management of Gilbert Miller. The chief character is a physician who dabbles in crime, and is played by that admirable per-



MORIZ ROSENTHAL, master pianist and pupil of the great Liszt, who will be heard in the Eaton Auditorium on the evening of Monday, February 22.

former, Sir Cedric Hardwicke, who has had important roles in "The Barretts of Wimpole Street", "Heart-break House", and "Tovarich".

Cowboy: "My pedner and I are taking a trip through the desert next week. He's taking along a gallon of whisky for ratt snake bites."

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CONDUCTED BY HAROLD F. SUTTON

EVERY now and again a professional book reviewer has to tidy up his desk. He always puts it off until the last possible moment. For some odd reason, or for many odd reasons, there are books which one is never in a hurry to review. They are not necessarily bad books, though obviously they are never the best books. The desire for delay may not be due to unwillingness to read them. Indeed the delay often occurs after they have been read. Usually it is just that there isn't much to be said about them, and one feels that the review will not be very interesting. A reviewer is in one respect in a very different position from a judge on the bench. The judge has to pronounce sentence or dismiss the culprit. The reviewer has to sentence, dismiss, or reward in such a way as to interest his readers. If he fails to interest them his review will not be read, and he has no bailiffs or court officials to enforce his judgment for him; his readers alone can do that. Some of the following books are quite good books. We just did not feel excited about reviewing them.

M. J. LINCOLN WHITE prefaces his "The Abolition of Edward VIII (Mussion, 85 cents) with part of the closing speech of Othello, delivered after he had slain his love and before he slays himself. The idea seems a bit extreme. The small volume contains "all the published documents," including the broadcast of the Archbishop of Canterbury. There are 164 pages of them. There will be more. . . . Frederick A. Hall, president of Canadian amateur skiers, and Nathaniel A. Benson, well known skier, are the authors, and a frequent contributor to *Saturday Night*, have done "Improve Your 'Skiing'" (McLeod \$2.00). The volume is profusely and admirably illustrated with photographs, some showing human beings skiing fairly well, and many showing a nice little dummy skiing perfectly. We think we should have rushed to review this book if all three of the following conditions had been fulfilled: (1) that we knew any thing about skiing; (2) that the book had an index; (3) that the book had a guide to pronunciation. But alas all three are totally lacking! . . . The Soviet Union has undoubtedly made considerable contributions to the cause of peace—unless of course one assumes that the mere existence of the Soviet System requires all civilized nations to make war upon it, a view which seems to be pretty well confined to Germany. The utterances of the great Soviet leaders on this subject, and the threat of the Soviet Union for the Definition of Aggression, the Soviet-French Treaty of Mutual Assistance, and other treaties and commentaries, are to be found in "Soviet Union and the Cause of Peace" (Francis White, 29 Avenue Road, 39 cents).

ACADIA," which is defined as the Maritime Provinces with parts of Maine, Quebec and Newfoundland, has been the scene of an astonishing number of "first things" in the Western Hemisphere, or in Canada as the case may be. Halifax had a distillery in 1759. It had a divorce in the same year. Many persons will undoubtedly connect the two facts. Dartmouth had the first electric railway in Canada. Halifax had the first periodical devoted to curling. Mr. Croll, who wants to copyright the word "quintuplets" for the Dionnes, will be shocked to hear that five of these charming little creatures were born in Pictou in 1889. Hundreds of other points of leadership are recorded in the 264 pages of "First Things in Acadia" by John Quinnoel (First Things Publishers, Ltd., Halifax), which is priced at \$2.50, according to binding. The book has fine illustrations, and is a very creditable piece of book-making. Every admirer of F. Yeats-Brown, and we are among the most devoted, will want his "Lancer at Large" (Ryerson, \$3.00), which is a trifle more journalistic than his previous books but is full of observations on the lesser known aspects of Indian life, made with remarkable sympathy and penetration. There is a good deal about the dog, something about the sexual and a lot about religion. A sneaking feeling that this brilliant writer may be a dangerous man does not prevent us from reading him with fascination.

ONE either is or is not a Corvotte.
Personally we cannot profess to appreciate the Baron's works with any sympathy. Most of his volumes are not yet easily accessible to the general reader, but his "History of the Bozars" can now be had in a popular edition from Macmillans in Canada (\$1.49). It contains many curious observations concerning a curious and notable family. It is presumably a species of history, but the tastes to which it caters can hardly be exclusively historical. . . . Mary Ellen Chase, a New Englander with some good novels to her credit, has removed to Old England and writes a pleasant little volume of thirteen sketches on various parts of that country. "This England" (Macmillan, \$2.50) is a collection of observations, not very profound, on those aspects of English life which most easily impress a visitor: the dreariness of London on Sunday, the cheeriness of rural England on the same day, the oddities of railway travel, the politeness of shopkeepers, and the need for fires in bedrooms. . . . Louis Arthur Cunningham, who keeps most of the Canadian magazines furnished with their current Canadian serials, is much addicted to the technique of establishing local color for the French districts by the gentler use of "mon vieux," "cherie," "mignonne" and "mon Dieu." Armade, the heroine of *Fog over Canada* (Copp Clark \$2.25) is a descendant of the "grande coquette" among the marshes of the Antigueres. There is a class of less of memory, a nob scene, a love story, a rescue, and a happy conclusion. "It Happened in Palestine," by Leslie Weatherhead (Mussa \$2.25) is an able attempt by the pastor of the City Temple in London, England, probably the most famous evangelist pulpit in the English-speaking world.

to present the figure of Jesus Christ in terms intelligible to modern thought, and against an accurate background of Palestine life and scenery. The author's method is dramatic, and its effectiveness is enhanced by many excellent photographs showing the stage-setting, so to speak, of the Gospel story. Some of the chapters show evidence of having originated as sermons. . . . The very successful play now running in England, made from Charlotte Brontë's famous novel by Helen Jerome and entitled "Jane Eyre," has been published by Donbly-Edwin Doran of Canada (\$2.00). The dramatist is the same person who wrote the revision of "Pride and Prejudice," recently mounted in Toronto with notable success, and the newer play will probably be seen here in the near future.

THAT "The Ultimate Power" by Morris L. Ernst (Doubleday Doran, \$3.50), is highly up to date may be deduced from the fact that its tenth and last Part is entitled "How to Curb the Judges," and makes some intriguing suggestions for the achievement of what Mr. Ernst, who has since sought to attain by his device of coadjutor judges; this one does not seem to have occurred to Mr. Ernst. Mr. Ernst is an ardent believer in the authority of the elected representatives of the people. It is a little amusing that not many of the elected representatives in the hollow of his hand his friends are all full of admiration for these elected representatives. Four years ago no language was too harsh for their condemnation, but that was before the trial and they had been located in the nine great gentlemen of the Supreme Court.

ELIZABETH BENNET, heroine of "Pride and Prejudice," came to life from the hands of her creator when Miss Austen was a young woman of twenty-one or twenty-two. How the gifted Jane could write such a novel displaying perfect knowledge of human nature, a comedy of manners in which the author shows her unvarying mastery of the social scheme, possessing which apparently she emerged from the schoolroom, remains one of the mysteries of creative work. Great poetry blazes forth early, given a poet like Keats. But great novelists are supposed to see their characters through Miss Austen, reflecting "all the world in a little mirror," makes her serene appearance at twenty-one. Her work was received with no special acclaim. "Pride and Prejudice," called at the outset "First Impressions" and written in 1796, was not published until

1813. The first complete edition of Miss Austen's novels belongs to 1833. No further edition was published till 1892.

Jane Austen had been born at Steventon in Hampshire, on December 16, 1775. Her beloved sister Cassandra was two years older. There were eight children in the country parsonage; and a battalion of cousins lived nearby. Her father's cure, Deane and Steventon, together numbered some three hundred souls. Jane Austen visited relatives in Hampshire, Berkshire and Kent. She spent holidays at Lyme Regis and other seaside places in the west of England; sometimes she was in London with her brothers, and she decided to write a Bath novel. It was a larger a world than this she distilled her comedies. The parsonage had three sitting rooms and seven bedrooms. It is supposed that Miss Austen's favorite place for writing had an outlook on the parsonage garden. She died in 1817 in her forty-second year and is buried in Winchester Cathedral.

Miss Austen liked Elizabeth Bennet best of all her heroines. "I must confess," she wrote to Cassandra, "that I think her as delightful a creature as ever appeared in print." Elizabeth's gaiety, high spirit and courage, wit and readiness, good sense and humor, can hardly fail to be some sort of picture of Miss Austen herself, an unconscious picture no doubt. Mr. Bennet, Mrs. Bennet, the rascals Mr. Collins, Darcy, proud, romantic, uppish, but capable of owning himself wrong, are not shut within the pages of "Pride and Prejudice." They journey through the highways of life along with such creations as Beatrice Esmond and David Copperfield. Every reader of Miss Austen has his favorite novel,—*"Emma," "Persuasion," "Northanger Abbey," "Mansfield Park."* The last named seems to be growing in favor. One finds in it an expression of Jane Austen's love for her sailor brothers. But *"Emma"* has a claim which cannot be disregarded to rank at least as the peer of *"Pride and Prejudice."*

One confesses readily to a great fondness, an over-mastering predilection, for Jane Austen and her novels. In private life, she remains inscrutable. The sardonic glance from her hazel eyes does not reveal what was in her heart. She is supposed to have had a love affair; but there are no documents in the case. When her father abruptly announced his decision to leave Stevenston his daughter Jane is reported to have fainted. The truth may be that her superb self-respect and self-restraint covered affections far deeper than the ordinary. Of her humor and balance there can be no doubt at all. Young and old find in Miss Austen a contemporary.

THRILLS
OF THE
PRIMITIVE
IN
CIVILIZED
COMFORT



THE who drinks of the waters of Africa returns to quench his thirst
 so runs a proverb which symbolizes the spell of this lovely land. A
 spell woven of the appeal of the powerful, the wonder of unspoiled mys-
 teries, the rhythm of the lives of strange and colorful native races. Yet
 the visitor of today is charmed no less by this than by South Africa's
 gracious hospitality and by the relaxed com-
 forts of the daily round in this, the most pros-
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This winter turn your back on ice and snow . . . come to the land of sunshine and friendly, flowering valleys where white farm houses drowse in contentment, mole orchards laden with delicious fruit . . . delve into the mystery-drenched past of Zimbabwe . . . gaze on Nature's giant sculptures, the pumice-covered peaks of the Drakensberg, the Victoria Falls, the Valley of the Tlokweng Hills . . . follow in the footsteps of Rhodes . . . tour the Kruger National Park where wild beasts prowl peacefully beside the passing cars. Or, as you choose, ride the glorious surf, play golf, attend the theatre, enjoy the luxury of fine hotels. Here in the land of amazing contrast a truly different holiday awaits you.

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The Official Commercial Credit Corporation
time payment plan will suit
terms to your budget.



Save money with this Dodge
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Switch and get
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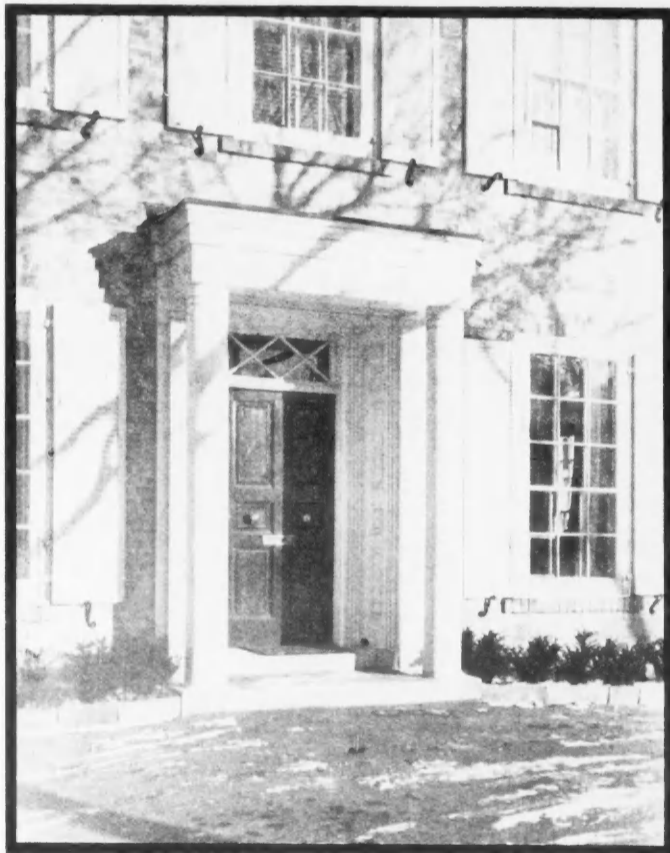
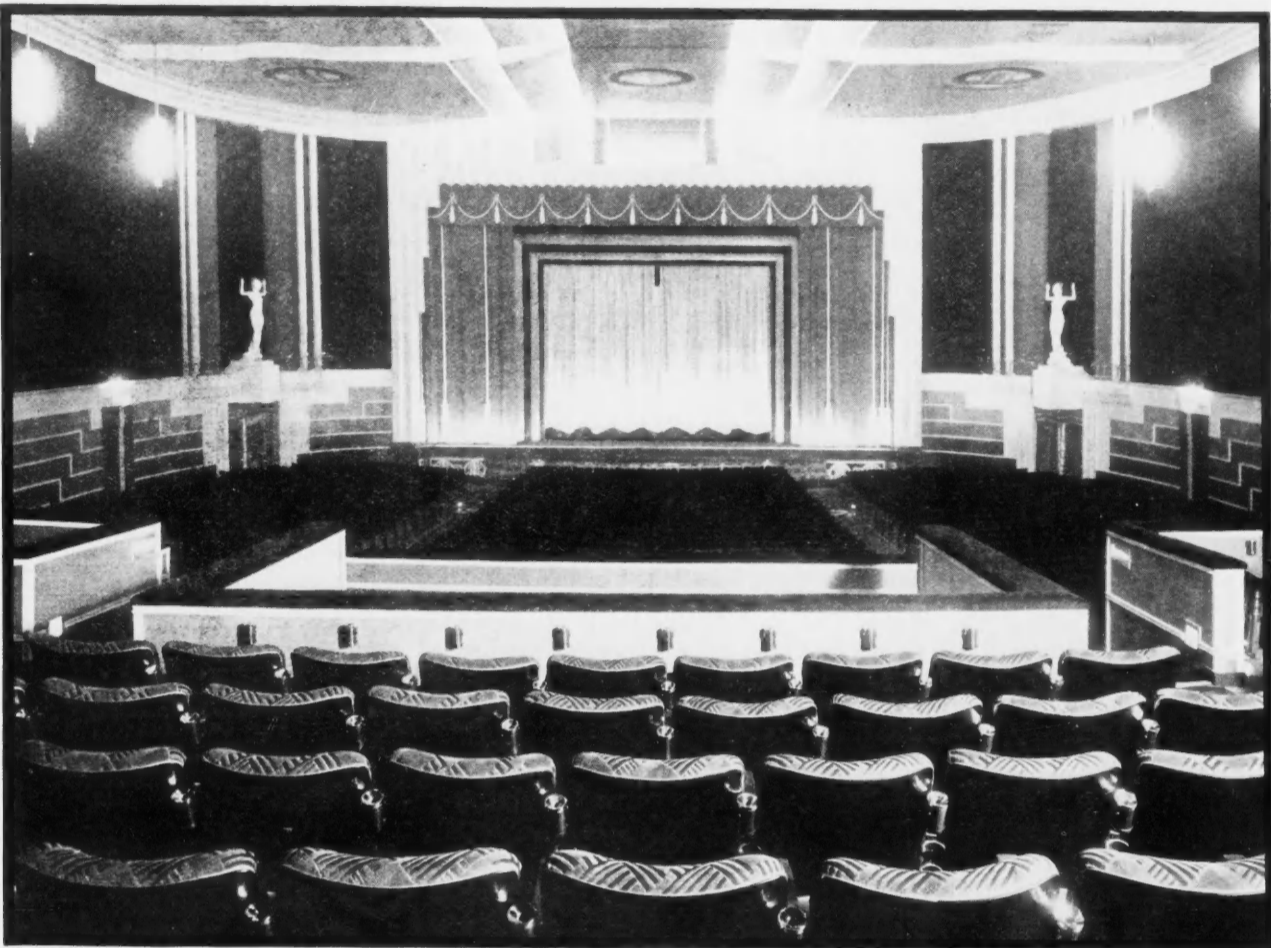
FASHION »

HOMES »

LETTERS

TORONTO, CANADA, FEBRUARY 20, 1937

CANADIAN ARCHITECTS GO POST-DEPRESSIONIST



"POST-DEPRESSIONISM" is the term which critics have lightheartedly coined to describe the prevailing spirit of the exhibits at the Sixth Biennial Exhibition of Architecture currently on view at the Toronto Art Gallery. UPPER LEFT, the Canada Packers plant at Edmonton which won the First Medal of Honor for its designer, F. R. Arthur, of Toronto. UPPER RIGHT, the Eglinton Theatre auditorium by Kaplan and Sprachman, awarded the Third Medal of Honor. MIDDLE LEFT, entrance detail by Mackenzie Waters which received Honorable Mention. UPPER MIDDLE CENTRE, the Snack Bar at the Carlton Club, designed by Mathers and Haldenby and awarded Honorable Mention. LOWER MIDDLE CENTRE, residence of T. S. Parkinson, Esq., Orangeville, designed by Gordon S. Adamson and awarded Honorable Mention. UPPER MIDDLE RIGHT, head office, Gore District Mutual Fire Insurance Co., Galt, by Marami, Lawson and Morris, awarded Second Medal of Honor. LOWER MIDDLE RIGHT, Forest Hill Preparatory School by Forsey, Page and Steele (Honorable Mention). LOWER LEFT, residence of Albert Arnold, Esq., Toronto, by Catto and Catto (Honorable Mention). LOWER RIGHT, the Dominion Public Building, Keele Street, Toronto, by Craig and Madill (Honorable Mention). Photos by Nelson Hutchinson, Allan Sangster, the T. Eaton Co., Ltd., and W. Moore.



HER KNEES SWELLED WITH RHEUMATISM

To Go Upstairs Was Agony

There is nothing in which rheumatism is a greater handicap than in doing ordinary household duties—kneeling, stooping, running up and down stairs. How to overcome that handicap, and relieve rheumatic aches and pains, is the subject of the following letter:

"I have been taking Kruschen Salts for three months. When I started, I had rheumatism in both knees. They were very swollen. I could not rise from a chair without assistance. I could not kneel, and to go upstairs was agony. Now I can run upstairs and kneel as much as I like. Since I have taken Kruschen, I can work like a horse."

(Mrs.) H. S. Two of the ingredients of Kruschen Salts are effective solvents of uric acid. Other ingredients of these Salts have a stimulating effect upon the internal organs, and assist them to expel the dissolved uric acid from the system.

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Going to the Orient
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Tell that to your friends and prepare for a salvo. They'll shower you with "Ohs!" and "Ahs!" For a glorious adventure awaits you. From the start N.Y.K.'s smooth-riding, stately motor liners surround you with the glamour of the Orient—the quiet, perfect, Japanese service that guesses your very thoughts—the generous hospitality of the exotic East that serves your favorite menus designed for your delight by N.Y.K.'s deft artists in international cuisine.

FAMOUS "DREAM VOYAGES" to suit any purse and any whim—Around the World or Around the Pacific.

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END THE FEEL-PUNK, DRAG-FOOT DAYS

Dull headaches, poor appetite, sleeplessness are warning signs. You feel low—hate to work. These symptoms may point to constipation due to "low-bulk" meals.

Why throw these days out of your life—particularly when regular habits make you feel so good. Get "bulk" by eating a delicious cereal: Kellogg's ALL-BRAN.

There's nothing experimental about ALL-BRAN. Millions of people have used it successfully. Scientific tests prove it is safe and effective. Within the body, it absorbs moisture, forms a soft mass, gently cleanses the system. ALL-BRAN is guaranteed. Try it a week. If not satisfactory, your money will be refunded by the Kellogg Company.

Just eat two tablespoons daily. Stubborn cases may require ALL-BRAN oftener. Serve as a cereal, or cook into delicious recipes.

What an improvement over pills and drugs. ALL-BRAN is a food—you buy it at the grocery store. Made by Kellogg in London.

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Announcement

ENGAGEMENTS

BOYD-BURTON—Mr. John I. Boyd, son of Mr. John F. Boyd and the late Mr. Boyd, Paisley, Ontario, to Miss Anne Burton, only daughter of Mr. and Mrs. John E. Burton, Black Capes, Quebec.

ABOUT THE HOUSE

BY BERNICE COFFEY

WHEN first developed a few years ago, photographic murals—or photomurals, as they are also called—were merely enlargements of photographs, made in the sizes to fit the wall spaces into which they were to be put. Now they have become much more varied in scope and lend themselves to much more flexible treatment. The creative photomural, as distinguished from that which is simply an enlarged photograph, has enhanced the possibilities of this form of wall decoration and added immeasurably to its adaptability to room decorative schemes.

This form of decoration is being used extensively by New York decorators at the present time. In the library of a recently decorated apartment an old map, believed to be one used by Captain Kidd in planning his pirate raids, was photographed and enlarged to fit one wall. Photographs of sports, land or seascapes lend themselves equally well to such a treatment, as do old and modern prints.

One New York artist in photomurals who makes a specialty of working with decorators in developing murals as part of a room ensemble has produced some exceedingly interesting effects by unusual color treatments. Instead of printing in the conventional black and white or sepia tones, she prints in white on a black ground, in tan on a dark brown ground, or in white on dark blue, when she employs the blue-print method. In this manner she carries out in her photomurals the present vogue for dark walls, as well as achieving some spectacular results.

Color printing in photomurals has been developed by another woman in New York who has enlarged the usual range of black and white, sepia and blue-printing to include three tones of red—a bright clear tone, a soft rose and a rich wine red. One of her murals which has aroused much comment is a Venetian scene printed in the soft rose on a heavy paper which enables it to be hung loose instead of being mounted on canvas or attached to the wall.

ALONG, long story could be written about pet economies. We all know the woman who buys a hat because it's cheap—and next week gives it to her maid. A clever woman can do magician's tricks in her own home by turning obvious extravagances into economies—particularly in entertaining. The good hostess doesn't stint on flowers or silver or anything that will add to the impressiveness of her party. If she has decorated her house and has had all the silver brought out and polished for a dinner party, she can get double value out of the effect and double credit for being a lavish hostess by giving a luncheon or cocktail party the following day.

And there is a trick of planning dinners. Four people can be served well by one servant; six people require extra help, so why not have eight and gain that much credit for hospitality with the same service?

Staple household furnishings are poor things on which to economize. A lumpy mattress on which you can't sleep is a harmful economy, and a rug that fades and wears out on the edges in a year is an extravagance at any price. When you have furniture upholstered or curtains lined and made, often the labor is the largest part of the cost; so, if your fabric is not of a quality that will wear, you have squandered your money. Bedding can't be accused of changing with the whims of fashion, and a fine percale sheet will outlive an inexpensive muslin by years.

All in all, we would like to counsel you never to buy anything except of the best quality. Tomorrow we shall be seduced, probably, into buying some homiery that's the wrong length and develops runs at first wearing. And we shall console ourselves with the fact that they didn't cost much.

MONOPOLY still remains one of the most popular games for passing the not-so-idle hour. We can think of few gifts more flattering to a banker, for in it the banker controls everything. He collects the taxes and the rents, commissions on sales and mortgages, and is practically King. It's the sort of game that business men take to like a duck to water; dice control the business, and the money involved is only paper. Even if you land in jail, you can buy your way out. It's all very metropolitan. The only time we played it, we kept landing on improved property which we had to buy at public auction until we felt like the Astors. The bank got everything in the end. We went bankrupt. Any number of people can play; it's one of those good floor games that wear holes in your knees.

ENGAGEMENTS

TORONTO

CROOKSTON-COPPING—Mr. James Ian Crookston of Toronto, son of Mr. and Mrs. James Crookston of Weybridge, Surrey, England, to Miss Cynthia Dana Copping, daughter of Lady Kemp.

SYMONS-WARREN—Mr. J. Thorburn Symons, son of Mr. David T. Symons, K.C., and Mrs. Symons, to Miss Marjorie June Warren, daughter of Mrs. F. M. Warren, and granddaughter of Mr. Frank Arnold, K.C.

WILSON-FORREST—Mr. Hugh Sutherland Campbell Wilson, son of Mrs. Wilson and the late Mr. James Wilson, to Miss Florence C. Eustace Forrest, daughter of Dr. and Mrs. Franklin Forrest.

VANCOUVER

DENNY-MONEY—Mr. Arthur DeCourcy Denny, youngest son of Mr. and Mrs. E. C. Denny, Beckwith House, Lincoln, England, to Miss Mary Evelyn Money, daughter of Brigadier-General and Mrs. Noel Money.

OTTAWA

BLACKBURN-CORISTINE—Mr. Eric Blackburn, son of Mr. Frederick Blackburn and the late Mrs. Blackburn, to Miss Claudia Coristine, daughter of Mrs. Coristine and the late James William Coristine.



A SPACIOUS MODERN LIVING ROOM designed for the setting of "After The Thin Man". The drapery material is hand-painted in rust colors on a cream ground and is from Hawaii. The color scheme is most attractive—beige, brown, rust and turquoise.

MARRIAGES

WINNIPEG

MCMURRAY-LIGHTCAP—On Saturday, February 6, Mr. Thomas Dawson McMurray, second son of Mr. and Mrs. Frank McMurray, and Miss Mary Margaret Lightcap, younger daughter of Mr. and Mrs. O. F. Lightcap.

TORONTO

HENRY-KINGSTON—On Friday, February 12, Mr. Frank Sinclair Henry of

Toronto, son of Mr. James Henry of Owen Sound, and Miss Mary Armstrong Kingston, daughter of Dr. and Mrs. Charles Morgan Kingston, of Grand Forks, B. C.

VANCOUVER

GRIFFIN-SAVOIE—On Tuesday, February 2, Mr. Martin Joseph Griffin, only son of Mr. Martin Griffin, K.C., and Mrs. Griffin, and Miss Marjorie (Margot) Carper Savoie, only daughter of Dr. A. Marius Savoie and Mrs. Savoie, of Hamburg, Germany.



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MODERN KITCHEN IN YOUR HOME

BY W. BREDEN GALBRAITH, M.R.A.I.C.

YOU'VE seen them illustrated, seen them in displays, probably seen them in the homes of friends—these modern and highly efficient kitchens—spacious, sanitary to the nth degree, with softly gleaming metals and colorful decorations, with plenty of daylight, and with air fresh and free from the odors of cooking. Even though your own home were built not so many years ago, you may feel a bit envious of the kitchens found in even the most modest houses being built today. Yet a kitchen such as one of these might reasonably be in your home within a couple of weeks.

The cost? The cash outlay? The cash outlay may be nominal, under the present easy financing of equipment by the Home Improvement Plan, with payments spread over a period of three years for improvements to a home. As for cost, in recently designing a very modest bungalow worth only \$3,500, I was asked to give particular attention to the kitchen—and a compact little kitchen it was, with ample window area, a sink counter with drainboard at each side of the sink, and suitable spaces for stove and for a gas or electric refrigerator. The kitchen in this cheap little house would put to shame some kitchens in the homes of people in much better than moderate circumstances, but whose homes were built before the kitchen really came into its own.

Certainly, it should not be unreasonable to assume that what goes into many new houses, worth from \$7,000 to \$10,000, may be considered in renovating houses of equal or much higher value. If you expect to remain in your present home, pleasant and wholesome working conditions and the freedom from kitchen drudgery offered by labor-saving and automatic equipment are bound to react favorably on the happiness of every member of the family. And, if you have some idea of selling your home, regardless of the fact that it may be of far superior construction to many of the "built-to-sell" houses of today, it still is essential that it compete with these newer houses in two of their outstanding selling features: the "eye value" of freshly painted and decorated surfaces—and a truly attractive

kitchen! In fact, amongst our readers are some who are considering selling their homes with the idea of building new homes that will better fit present requirements. They, too, plan for a modern kitchen in the new home, but somehow hope to make an advantageous sale of one in which the kitchen is quite out-dated.

There is one home improvement that is closely interlocked with any improvements that may be planned for either a kitchen or bathroom. Why spend money on modern plumbing fixtures for these two important rooms unless an adequate supply of clean water has been assured? That sounds logical enough, surely. Water flowing and free from dirt can be enjoyed in any home equipped with a hot-water tank of rustproof metal and a piping system of either brass pipe or copper tubing. Such an installation not only safeguards a permanent supply of clean water, but guarantees a house against damage caused by leaks and the owner against recurring maintenance and replacement costs.

Improvements may be carried out a step at a time, or the entire renovation of the kitchen and its equipment may be undertaken immediately. In either case, a definite plan should be adopted. This may include the more convenient placing of sink, of stove, refrigerator, table, etc. A door that is not needed may be closed up to provide more wall space. The sink may be moved from a dark corner, or—better still—an extra window may be put in. More daylight may be secured by enlarging a window; the most practical way sometimes being to extend it to within a few inches of the ceiling. The inconvenient pantry may be made a part of the kitchen by cutting a wide opening or by entirely removing a partition between the pantry and kitchen. At present prices, such work may not cost much.

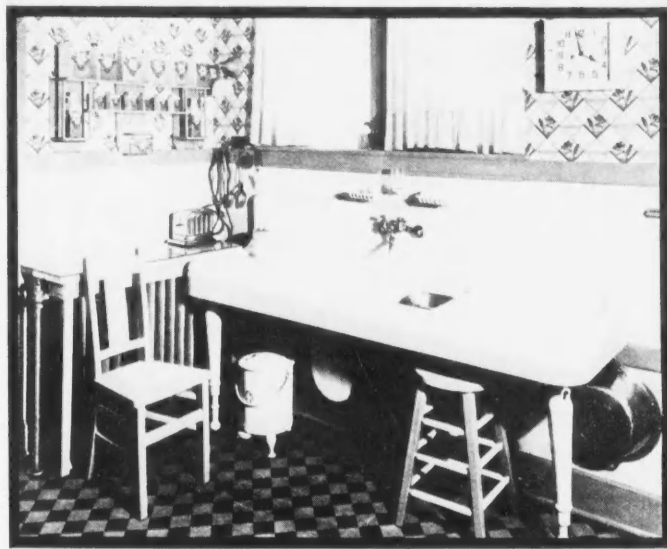
Worn-out equipment should be discarded, and, consistent with your means, new equipment should include everything of practical value in reducing work and in making conditions more healthful and pleasant. Ordinary enamel iron sinks cost from about \$8.00 up; so an old one that is chipped or antiquated should be

thrown out. The type of sink used with tiled counter is one of the least expensive. An alternative is the Monel metal sink with built-in counter all in one unit. Another type is a "cabinet" sink, a very attractive cabinet in enamel iron. With any of these one, of course, should have a "swing spot" faucet, which serves both hot and cold water at any required angle. In convenient proximity will be a modern stove, using either gas or electricity, beautiful in its spotless enamel, free from dirt-collecting corners, with automatic control that means economy and more delectable meals of foods that better retain their nutritive qualities—which means better health! In the same category is your gas or electric refrigerator; conveniently located, sanitary, designed to adequately protect your food; another saving in the family budget. Even with so much educational literature circulated there still are to be found in many homes antiquated food boxes that are a menace to health, and to which much illness may be traceable.

A piece of equipment that should be included in all renovating is an electric exhaust fan, built into the wall; this to exhaust overheated air and odors, keeping the atmosphere fresh, and helping to retard the cooking greases from being deposited on walls and other surfaces.

Another piece of equipment worth while is the electric mixer which in a jiffy does the mixing and beating up of everything that is to be mixed or beaten up in preparing meals, along with its other functions. Even the small item of a toaster should receive attention. For how many toasters, costing only a trivial sum, have done duty for a decade or more and still remain in use when they are nearly falling apart! Occasionally, they even cause short circuits that cost as much in repairs as a new toaster; apart from the fact that a nasty accident may happen to a member of the household.

People often complain that they haven't sufficient cupboard space. More frequently than not, the shelves are too far apart. Few kitchens (and this applies to those otherwise nearly perfect) have cupboards so arranged that all space is effectively



NOT A BAD KITCHEN—in fact, in some respects, as in flooring and wall-treatment, this kitchen is quite good. One great fault, however, is a lack of storage space. Courtesy: Crane Limited.

utilized, that there is a place for everything used in the kitchen, for every dish, for pots and pans, for canned goods and packaged goods, all so located as to be readily accessible; one should not have to remove other articles to get at what is wanted. Cupboards should be compact, where wall space is limited, but should be designed on a systematic basis.

TO COMPLETE the modern kitchen, floors, walls and ceiling should show attractive and washable surfaces, and should harmoniously carry out whatever color scheme or motif may be selected. For the floor, nothing is better than linoleum.

The renovation of the kitchen should be carried out with a definite motif or color scheme planned in detail. The washable walls and the cupboards should form a somewhat neutral background suited to matched stove and refrigerator, though the walls and woodwork may have striping in color, or other ornamentation. Linoleum and minor items of equipment should be chosen to conform with the general motif. Ceilings should be of a shade to reflect light. Electric lighting

should be efficient, and of a type that collects no dirt. Old hardware may be discarded in favor of smart, new hardware in chromium or glass for the cupboards, doors and windows.

"Smart" and even striking motifs have the advantage of harmonizing with efficiency and cleanliness, though in homes of an earlier period some may prefer simplicity, coupled with more restraint in treatment. Whatever one's tastes, it is not difficult to find everything necessary in carrying out whatever scheme of renovations may be decided on.

TRAVELERS

Sir Robert and Lady Borden of Glensmere, Ottawa, have arrived to spend the remainder of the season at the Forest Hill Hotel, Augusta, Ga.

Mrs. R. J. Christie, of Toronto, has been spending a week in Ottawa, where she was the guest of Mrs. Leonard Blackburn.

Mr. Richard Jack, R.A., and Mrs. Jack, who arrived in England recently, are visiting Mr. and Mrs. Frank Beverley, Low Hall, Myddleton, Yorks., for a short time before going on to London, where they will be in residence at Cumberland House.

Colonel and Mrs. D. R. McQuig have left Montreal for Miami Beach, Florida, where they will remain a month.

Mr. and Mrs. Douglas Campbell and their daughters, Miss Helen and Miss Dorothea, of Toronto, have left to spend some time in Arizona.

Mr. and Mrs. Graeme L. Stewart have left Toronto for New York, from whence they sailed for a trip to Cartagena, South America, returning to town about the first of May.

Dr. Franklin Forrest, of Toronto, has left for Florida.

Mrs. Clifford Sifton has left Toronto for New York, where she is spending a short time.

Mrs. Murray Chipman and Mrs. W. D. Chambers have left Montreal for New York en route to Palm Beach, Florida. They will motor back with Mrs. Ernest Barott in Miss Martha Allan's car, Miss Allan having gone to California.

Mrs. W. G. Ross, of Woodlands, Que., has been spending a few days in New York en route to Belair, Florida, where she will spend the remainder of the winter.

Mrs. Cecil Merritt, of Vancouver, B.C., who has been the guest at Montreal of Mrs. James MacLaren for some time, has left to visit in Ottawa, en route home.

Dr. and Mrs. H. M. Tory, of Ottawa, have left for Florida, where they will spend the remainder of the winter.

Mrs. Lorne Gardiner and Miss Lilian Gardiner have returned to Ottawa from Wakefield, Que., where they spent several weeks.

Mrs. G. K. Addie, who has been in Montreal staying with her son and daughter-in-law, Mr. and Mrs. Donald Addie, has returned to Quebec.

The Honorable Marguerite Shaughnessy, who has been spending two weeks in St. Sauveur, has returned to Montreal.

Lady Forster, who has been spending some time in Ottawa, the guest of the Honorable Pierre Casgrain and Mrs. Casgrain at the Roxborough, has returned to Montreal.

Mrs. Hendrie, of Hamilton, who has been spending a few days with Major and Mrs. R. A. H. Galbraith at the Royal Military College, Kingston, has returned to Hamilton.

Mrs. Noulan Cauchon and Miss Tudor Montizambert have left Ottawa on a cruise to the British West Indies.

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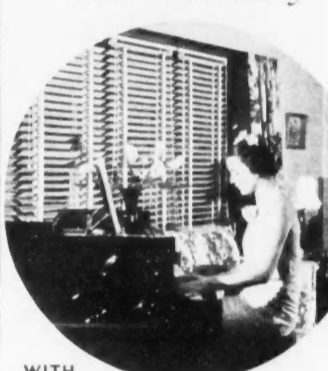


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PETERBOROUGH ONTARIO

Mrs. William Coristine and her daughter, Miss Virginia Coristine, of Ottawa, will sail for England early in May.

Captain F. N. Owens, R.C.C.S., of Halifax, has sailed for India to join the Staff College at Quetta.

Mrs. Bethune Larratt Smith has returned to Toronto after spending a week in New York at the Ambassador Hotel.



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AND HERE'S THE SAME KITCHEN equipped with one of the new cabinet type sinks. New cupboards and additional counter area also contribute to the increased efficiency of the kitchen. Courtesy: Crane Limited.

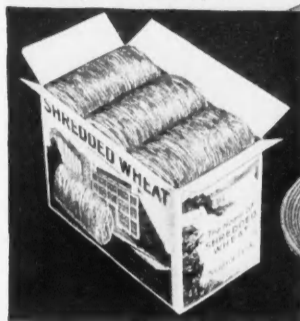
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CONCERNING FOOD

BY CYNTHIA BROWN

I'VE just been reading an exciting book of travel through eastern Asia and I'll be frank with you. The only food I can concentrate on today is *Tsamba*. For days my mind is not my stomach, has been filled with this singularly odd nourishment. *Tsamba* is parched barley meal and is easily mistaken I believe, even by your digestion, for fine sawdust. You can make it into a cake by mixing it generously in your tea, or eat it like porridge. The intrepid explorer with whom I've been trekking through 400 pages of excitement, says one of its great virtues is not that you never get tired of *Tsamba*, but that you would get tired of anything else much quicker. You can vary it by mixing it in your bowl with cocoa instead of tea, with rancid butter, sugar, salt, pepper, vinegar or Worcester, and get a fine doughy cake that you can eat in your hand and will find quite sustaining.

I'm very susceptible to food in books. Potatoes, for example, seem to me the only food for Gods or men after a literary bout of James Stephens. I yearn to bake a potato in its jacket and eat it under a hedge. Actually I know hedges are infernal things to sit under, and potatoes too repulsive for words with their burnt skins and soapstone centres when baked in an open fire. But there, I read Dickens and find a bit of a crusty loaf and a hunk of cheese, with beer to wash it down, simply fascinating. Yet I hate beer and never eat cheese.

There's a gastronomic moral in this somewhere, but I haven't time to trace it. I'm trying to get at what you are to eat for your soul's health in Lent. I'll go fishing again shortly, meanwhile you might start the old gastric juices going with some of the following. They all make good entrées and, I think, admirable luncheon dishes.

Stuffed Onions—Allow one good sized Bermuda onion to each person. Boil them whole for an hour. Drain, peel and cut out their centres. Chop fine ham, tongue, or chicken—a mixture is best of all. Soak some bread for 20 minutes in milk, squeeze it dry, mix it with the meat, add the onion that you squeezed out of the middle, chopped fine—salt and pepper it all generously and fill the onions. Stick 2 cloves in each and put a lump of butter on top. Place them in a buttered dish and sprinkle with fine bread crumbs, pour 1 cup of cream in the dish and bake slowly for nearly an hour.

These look nice, are terribly good for you this weather (see *allium* *crisp* in the *Encyclopedia*) and taste just as well, if not better than *Tsamba*.

Savory Corn Croquettes—Melt 3 tablespoons butter and cook in it 1 slice of onion and ½ a chopped green

pepper until they are a light brown. Add ¼ cup flour, ½ teaspoon each of salt and sugar, stir well, add ¼ cup of thick tomato puree (tinned tomato pulp put through a sieve—the rest of the tin will make soup to-morrow). Heat this to boiling point, stirring constantly. Now add 1 cup of hot canned corn—I use chopped Niblets—or any of those new corn-off-the-cob varieties. Let the whole mixture cool on a buttered platter, then shape into cork-shaped croquettes, roll in sieved crumbs, then in beaten egg and again in crumbs. Fry in deep hot fat, drain on brown paper and serve with white sauce to which you have added a generous amount of grated cheese and some chopped parsley.

Spinach from Texas is good these days and isn't to be sneered at when well turned out. It can certainly be awful dowdy when boiled and served in a damp huddle, but this is something else again.

SPINACH AND TONGUE IN HORSE RADISH CREAM

Cook and drain the spinach and put it through the fine meat chopper, then heat it again in 2 tablespoons of butter. Season it well with salt and pepper. Buy some very thinly sliced boiled tongue. Put a spoonful of spinach on each slice and roll and secure with a tooth pick. Place in a buttered fire proof dish. Mix 4 teaspoons of freshly grated horseradish in one cup of cream, mix it well and pour around the tongue rolls. Put immediately into a hot oven until well heated through (ten minutes should do it) and serve at once.

If you are a family given to either boiled or fried chicken, the left over meat of the bird should be re-introduced to the troops in a soufflé. Nobody ought to have to recognize boiled fowl a second time.

CHICKEN SOUFFLE

1 tablespoon butter
1 tablespoon flour
2 cups milk
½ cup bread crumbs
2 cups chicken meat
Pepper and salt
Chopped parsley
2 eggs.

Make a white sauce with butter, flour and milk, then add the bread crumbs and boil a few minutes. Take off the fire and add the chicken meat finely chopped and the well beaten yolks of the eggs and the seasoning. Beat the whites of the eggs to a stiff froth and add carefully into the mixture. Grease a soufflé dish, fill it ¾ full and bake in a quick oven 20 minutes. Serve immediately.

It all depends on the seasonings, my dears, like *Tsamba*.

DRESSING TABLE

BY ISABEL MORGAN

"STOCKINGS are more important than ever in the Spring style picture!" says Vogue. For one thing, this fashion guide points out, skirts have hiked up higher than they've been since the above-the-knee days of 1926. Even evening skirts have had a raise! And foot-wear stylists seem to have conspired with dress designers to turn the spotlight on stockings. Shoes for both daytime and evening are, to quote Vogue again, "as opulent as handstands!"

With skirts up and shoes exposing heels and toes to the public gaze, the need for sheer and flattering stockings becomes as obvious for the legs as cosmetics for the face. The new hosiery story for spring is truly exciting as all the style magazines point out, for the harmonies and contrasts are brighter and lighter than ever before.

Now that stockings are becoming a more prominent part of the costume the choice of shades proper from the standpoint of harmonizing, and the selection of those to buy for the purpose of getting a subtle contrast, no longer is a casual hit-or-miss matter.

The names with which spring hosiery colors have been baptized is some indication of how the coming "Coronation" is influencing fashions in the world of style. "Enchanté" is a vibrant, blonde beige for contrasting and evening shoes. "Glory," a subdued, golden suntan beige for brown, blue, black and contrasting shoes. "Grandeur" is a richly toned neutral beige suitable for wear with brown, beige, green or rust shoes. "Pomp," say, suntan beige for black, blue and evening shoes. "Noblesse," radiant, suntan beige for bright brown or contrasting shoes. "Richesse," vivid sun-beige for contrasting shoes. "Splendour," blended neutral mauve-beige for neutral, beige, blue and black shoes.

WHILE, on the subject of color we shall include a few well-chosen remarks re the newest thought in eye-shadows. We might explain that the Kurlash people devote all their efforts to glorifying the eyes. They have little gadgets designed to put an upward curl in lashes normally straight as poker, as well as cosmetics to darken light lashes or to make sparse lashes grow as luxuriantly as weeds in a garden. Hear ye, therefore, what they have to say about eyeshadow colors for Springtime. Light green shadow is suggested for use with flower colors and the new prints. Mahogany is a light lively brown about which you may be slightly apprehensive until you see how natural and becoming it is when worn with the cinnamon and reddish shades. Good for black, too. Violet and blue tones of shadow are perfect accompaniments for frocks of sunny yellow, fresh pink and grey.

Outstanding colors for evening wear will be pinks, yellows, mauves and white. Here Kurlash suggests that you go absolutely dramatic! With white try silver eye shadow, or silver combined with pale green or blue. With yellow, dip into gold shadow and combine it with mahogany. Mauves and pinks lend themselves to the blue

tones. By the way, it has been found blue eye shadow is as effective on a brown-eyed girl as one with hazel or blue eyes.

AND now a word, perhaps two, about perfume. There are two schools of thought about it. One of these is a firm believer in one perfume for all occasions. Another subscribes to the theory that variety of perfume is the spice of life. These are the collectors. It is a fascinating hobby, and a decorative one, too. A woman of our acquaintance, with a nice taste in such matters, has a dressing table placed in a mirror lined alcove of her bedroom. Into the sides of the alcove are placed plate glass shelves on which stand all manner and shape of bottle, flask, vial and container of perfume. Many have been collected during her travels about the world and, of course, all the loveliest perfumes to be bought in this country are there. The top of the alcove is softly lighted, and the light is reflected down through the glass of the containers and is caught in the various colors of the liquid treasure they hold.

Whether one faithfully clings to the use of a single perfume or delights in many, we should like to suggest that she investigate Gency. It has many merits, not the least being that it fits in very well with a light-hearted, casual mood. Its fragrance is light and delicate, and it wears well.

SOLID Comfort For The Chilly. Whether you are going to England for the Coronation, or are merely going on a jaunt up to the mountains for some skiing, the problem of keeping warm has to be met. We are congratulating ourselves, for we believe we've found one of the nearest solutions of the century. It's the Thermo Pad, made by Baner and Black, which can be tucked away in the dressing case as easily as half a dozen handkerchiefs. It is flat and square, and contains a powdery chemical which generates heat when a couple of table-spoonfuls of water are poured into it. In less than two minutes the pad develops a temperature of 150 to 165 degrees (the correct heat for body use), and stays hot for eight or ten hours. Better take along some re-fillers if you are travelling for an extended period.

TRAVELERS

Mr. and Mrs. George H. Cassels, who were at the Biltmore Hotel in New York, have sailed for Europe on the Europa. Other Torontonians recently at the Biltmore are Lieutenant-Colonel and Mrs. W. L. Rawlinson.

Mr. and Mrs. Norman Seagram, of Toronto, are in Nassau, The Bahamas, where they will remain for six weeks.

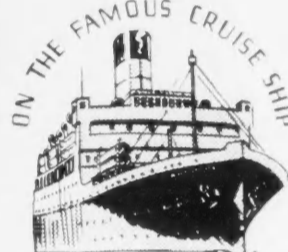
The Right Reverend Maurice Lemieux, Bishop of Sordal, Japan, who has been visiting his father, Mr. J. Lemieux, has left Quebec and will sail from Vancouver on Saturday, February 20th, on the Empress of Canada, on his return to Japan.



TO THE Coronation



Capt. J. G. P. Bisset,
R.D., R.N.R.,
of the "Lancastria."



R.M.S. "LANCASTRIA"

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The accommodation on this magnificent vessel comprises many excellent features... cocktail bar... luxurious suites... beautiful public rooms... superior state-rooms in all classes...

Sail with Captain Bisset on the "Lancastria"—a delightful combination offering a pleasant prelude to glorious England in her Coronation Year.

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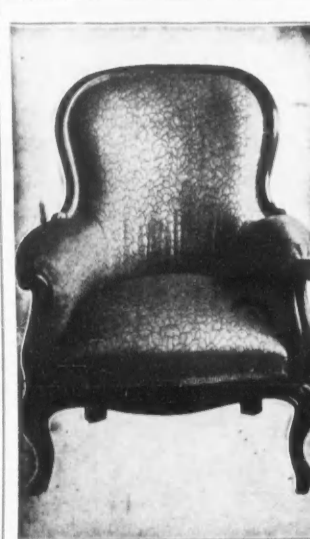
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THE SOCIAL WORLD

BERNICE COFFEY, SOCIAL EDITOR

TORONTO

MEMORIES and experiences shared during school days make a common bond that somehow remains stronger than many formed later in life. Perhaps that is why the annual luncheon reunion of old pupils of the Glen Mawr school, held at the Eglinton Hunt Club, was such an exceedingly happy event. Teachers, principals and former pupils were reunited again, and the reminiscences flowed.

Hon. Cairine Wilson, Canada's first woman senator, had come from Ottawa to speak, and wore a beautiful corsage of orchids pinned on her smart black dress. The corsage had been presented to her by the old girls. Among the guests was her daughter, Mrs. Charles Burns of Toronto, and Mrs. Douglas Ross, Mrs. Roy Buchanan, Mrs. J. B. Strathy, Mrs. R. C. Kilgour, Miss Edith Mait, Mrs. Charles Lindsay, Miss Ross Lewis, Mrs. Victor Goad, Mrs. Harold Walker, Mrs. Arthur Roebuck, Mrs. Frank Webb, Mrs. George Urquhart, Miss Marion Long, Mrs. James Mess, Miss Bowes, Mrs. Wilfred Davies, Mrs. Laurie Rouse, Mrs. Seymour Trent, Mrs. C. E. Kilmer, Mrs. Eric Ryerson, Mrs. Harold McMahon, Mrs. R. S. Lampard, Mrs. Hugh Dignam, Mrs. Graham Watson, Mrs. Norman McPherson, Miss Adele Harman, Mrs. Dingman, Mrs. H. T. Jamieson, Mrs. W. H. Gooderham, Mrs. J. B. McLeod, Mrs. R. G. O. Thomson, Mrs. Boris Hambourg, Mrs. John Davidson, Mrs. F. N. G. Sturt, Mrs. MacDuff, Mrs. Elsie Jacques, Mrs. McKenzie Waters, Mrs. Harold Somerville, Mrs. Stewart Wetherpoon, Mrs. James Grace, Mrs. Dean Gooderham and Mrs. H. R. Bain.

MARKING a dual event, her twenty-first birthday and her engagement to Mr. Ian Crookston, which had been announced that day — Miss Cynthia Copping was guest of honor at the dinner given by her mother, Lady Kemp, on February 12. Mrs. R. Y. Eaton entertained at tea on Saturday afternoon at the Eglinton Hunt Club for those attending and riding in the Master's Shield Competition. Assisting Mrs. Eaton were Mrs. H. J. Fish and Mrs. A. Harrison Gilmore. The same afternoon, Mr. and Mrs. John Bain invited a number of their friends for cocktails at their new home in York Mills. Miss Jocelyn Boone was another hostess of Saturday when, with her mother, Mrs. C. A. Boone, she entertained a large number of her friends at the cocktail hour.

AT THE meeting of captains of the bid, held in aid of the work for the blind, held at the residence of Lady Kemp, Lady Baillie, Mrs. Lionel H. Clarke, Mrs. Harold Wookey and Mrs. G. G. Mitchell poured tea. The assistants were Mrs. Hilton Tudhope, Miss Clara Sutherland, Mrs. W. H. Maclean, Mrs. Charles Gorman, Mrs. R. H. Merry, Mrs. Robert F. Angus, Miss Jean Wood, and the Misses Coppin.

OTTAWA

THE following ladies and gentlemen were invited to dinner at Government House on the evening of February 9. The Charge d'Affaires of France and Mme. De Lagineste, the Most Rev. J. G. Forbes, Archbishop of Ottawa, the Right Hon. Sir Robert and Lady Borden, Comte, the Right Hon. G. P. and Mrs. Graham, the Hon. Hugh and Mrs. Guthrie, the Hon. the Speaker of the Senate and Mrs. Foster, the Hon. Grotto and Mrs. Stirling, Mr. and Mrs. E. E. Palmer, the Hon. Mr. Justice, and Mrs. A. H. Hudson, the Right Reverend Monsignor Charbonneau, Vicar-General of Ottawa, M. and Mme. E. J. Lemaire, Lieutenant-General Sir Richard and Lady Turant, M. and Mme. Arthur Beauchamp, Major and Mrs. J. G. Parmelee, M. and Mme. J. O. Patenaude, M. and Mrs. J. F. Smellie, Mr. and Mrs. H. D. Saulty, Mr. and Mrs. R. H. Coats, Mr. and Mrs. P. T. Coolican, Brigadier-General and Mrs. H. McDonald, Colonel and Mrs. G. I. Denham.

MRS. Norman Armour, wife of the United States Minister to Canada, entertained on the afternoon of February 12, at a largely attended reception at her Rockcliffe residence. Assisting Mrs. Armour were Mrs. Clarence Howe, Mrs. J. G. Gardiner, Mrs. Ely Elrod Palmer, Mrs. E. H. O'Brien, Mrs. George Desjarats, Mrs. A. C. Hill, Mrs. W. Harlow and Mrs. Robert Hays.

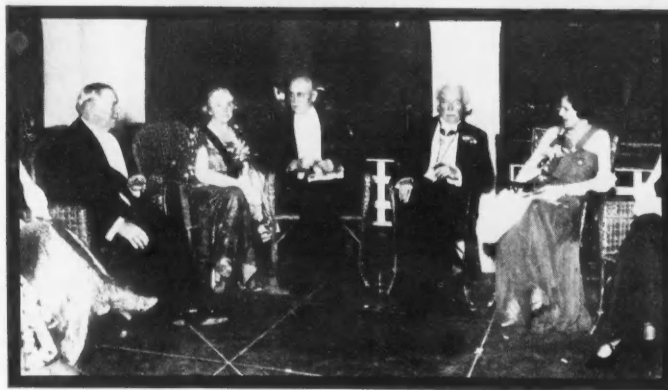
On Thursday, February 11, Mrs. George Desjarats entertained at luncheon in honor of Mrs. I. Goto, who left with her children the following Sunday en route to Japan.

QUEBEC

ALL the delights of winter sport are Quebec's, and everyone is looking forward with keen interest to the skating carnival which takes place at the Quebec Winter Club on the evening of Saturday, February 27. His Honor the Lieutenant-Governor of Quebec and Mrs. Patenaude have accepted the Club's invitation to be present, and will be distinguished guests.

The skating party for the younger element is a combination of sport and party that is typically Quebec. Mrs. J. Gordon Ross was a recent hostess at a children's skating party, as was Mrs. John Randolph, who entertained on the afternoon of Friday, February 12, at a skating party at the Quebec Winter Club for her small daughter, Carolyn.

The home of Mrs. Philippe Landry was the scene of a most delightful bridge and tea on February 9, when Mrs. Landry entertained for Mrs. E. L. Patenaude of Spencerwood. On Friday evening, Colonel and Mrs. J. S. O'Meara entertained informally at



THE RT. HON. DAVID LLOYD GEORGE, former British premier, who has been wintering in Jamaica, was entertained by the Jamaica Imperial Association. From left to right: His Excellency Sir Edward Denham, G.C.M.G., Governor of Jamaica, Dame Lloyd George, Sir Arthur Farquharson, Mr. Lloyd George, Her Excellency Lady Denham.

their residence, Grande Allee, for Count de Bury, formerly of Quebec, and now a resident of St. Petersburg, Florida.

WINNIPEG

THE Winter Club is one of the busiest places in town as rehearsals go on for the Winter Club Carnival which takes place on March 5, 6 and 8. This week-end Miss Mary Rose Thacker, the Club champion, Miss Patricia Chown and Mr. Philip Lee, the champion Club pair, together with Mrs. Thacker, Mrs. Cumberland Reid and Miss Sheila, have left for Montreal where the Canadian figure championships are taking place.

Mrs. Marion Robb returned last week to her home in Minneapolis, and now Mrs. W. C. Russell has left to be her guest for a short time. Mr. and Mrs. Russell are rejoicing in the birth of their first grandchild to Mr. and Mrs. J. N. Connacher.

Madame Jan Pawlica, a former resident here, entertained at the Polish Consulate in Ottawa, in honor of Lady Nanton, who has been spending a short time in Ottawa. Mrs. John Botterell was a bridge hostess this week when she entertained for her new daughter-in-law.

Mrs. John A. Botterell who, with her husband, has been busy settling in an attractive apartment. . . Mrs. T. L. A. Williams and Mrs. Fred Sharpe entertained at the cocktail hour after the waltzing session at the Winter Club last Saturday afternoon, at the Fort Garry Hotel.

BERMUDA

SCORES of Canadians have been arriving on every ship, and there is a large colony at the Hotel Bermudiana, S. Barry Hayes of "Donnybrook", Toronto, with his daughter, is again making another visit. Mr. and Mrs. Lester M. White, of Niagara Falls, are enjoying the sunshine. Montreal has sent Horace Davis and Mrs. Augustus Wood, the latter from Sherbrooke. G. W. Coyle, as a traveler from Quebec can exchange notes with Mr. and Mrs. J. L. Morency and Miss Morency of Quebec. The latter are staying at the St. George Hotel. Mr. R. S. McLaughlin of "Parkwood", Oshawa, Ont., has exchanged hospitality with Gar Wood, of Detroit, famous speedboat racer. Mrs. McLaughlin Phillips, the former's daughter, was joined by Ada MacKenzie, of Toronto, for the major Golf Tournament. A group of young men from London, Ontario, are in



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Bermuda for a cycling vacation. The group includes Thomas Lawson, J. K. MacDonald, R. G. Roberts and J. B. Stratton. Vere MacLutchin of Granby, Quebec, a visitor of late January, en route South, will return for stays in Bermuda through the winter. Mr. and Mrs. L. C. Barrand of Toronto, lunched with the John Leones and the Misses Ellen and Janet Herder and Henry H. Whiston, all of Montreal, and Mrs. Beatrice Stewart of Halifax, at the St. George Hotel lately.



Pink of Perfection

YOU, O most fortunate lady, reclining on Bermuda's rosy sand . . . are you thinking perchance of the cosmic forces that made possible your present delight? Are you thinking of the countless millions who gladly perished here for you . . . the tiny coral creatures who died through many centuries in order that the pink perfection of this soft, smooth beach might today serve you for a couch?

Is the miracle of the Gulf Stream occupying your thoughts? Do you wonder what mysterious power set it flowing out beyond the blue horizon? Does your ladyship marvel that it rolls past forever, keeping Bermuda temperate all the year? And do you rejoice that it protects you from the icy storm which may even now be making the stay-at-homes in Canada . . . only a few hours away . . . envy your escape from winter?

Or perhaps you are admiring the surf. Are you amazed at its clarity . . . fascinated by its sunlit pageantry of sapphire, amethyst and turquoise?


Do you contemplate a round of golf? Tennis? A cycling tour along coral roads so happily free from motor traffic? Or is it clothes, dear lady, that you are thinking of? Perhaps the dress you will dance in tonight on the moon-bathed terrace?

Oh, you sail tomorrow? . . . Then your thoughts, of course, are dealing only with plans for another long visit to this lovely coral Riviera of the West!

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—Ports of Call

A BRITISH "SUGAR BOWL"

BY HOLLAND COX

IT WAS the Portuguese who in 1536 were the first to discover that fertile little island of the Caribbean, Barbados, and to name it, though whether after Saint Bernard or the moss-hung "bearded" trees found growing there is not certain. When the English drifted to its shores in 1625 they took possession and found settlements, and it has since been continuously British, with one of the three oldest legislative councils in the Empire.

For centuries the island has been a British sugar bowl, and still Cane is King and all Barbadians its loyal subjects. Cane, cane, cane! everywhere wave the maize-like seas of sugar cane, with clumps of casuarina, mahogany, coconut and fruit trees marking the sites of estate houses and mills set among the unfenced fields. There are no fences in Barbados; the crop grows to the very edge of the white coral roads, and this in spite of the fact that every colored person has a sweet tooth. The lash used to be applied for cane stealing; to-day the punishment is fine and imprisonment, but they all chew cane, from Baby to Grandma.

Wherever one turns the graceful windmills loom, ancient and modern (sometimes side by side), working the centuries-old crushers. Everywhere, too, for four or five months of the year are to be met mules, donkeys, horses and oxen, often six or more to a team, hauling the creaking wagons of the stripped cane which is extraordinarily heavy. Sugar is a fifteen-month crop, and as it needs care from beginning to end the entire labor force of the island is centred on it. All over the land are fields covered with dead strippings to shelter the young shoots; waving, rippling half-grown plants, and the yellowed ripe cane, with women in the majority doing the cutting, stripping and piling, not to mention the hoeing. What the male of the islands would do without his female relatives is a problem; and just what would happen to the entire population of Barbados if sugar and molasses were to become unpopular or a failure as an export crop is fearsome to contemplate; for the



SLENDER PALMS ARE SILHOUETTED against blue skies on the sugar plantations of Barbados, where cultivation of the cane is the island's chief industry.

over the town in which as a young man he used to visit when on service in Caribbean waters. Not far from this section another famous man visited his brother, an invalid, George Washington stayed in Bridgetown for some time, and United States citizens have bought Washington House as a memorial.

ITINERANT vendors offer a great variety of things in the street. There are women who carry on their heads big washbaskets festooned with loaves, embroderies and such trifles; trays of oranges, mangoes, cakes, candies, bananas, tomatoes, lettuce, peanuts; metal kegs of milk, or of mawby—a foaming, bitter ale-like drink

sengers of all colors, many packages, an occasional young porker, perhaps; and the conversations overheard are racy and absorbing albeit comprehensible to the northerner only at intervals. The duties of the driver and his helper are varied: they carry verbal and written messages and wait for an answer; pick up and deliver packages, babies or animals; chaperone school children to and from class. If a passenger requests the stage to wait another five minutes until Uncle finishes shaving, it obligingly waits, and then goes like John through crowds who never will move out of the way in a hurry, but never even grazes the loiterers.

THERE are many very beautiful drives to take and much to see everywhere. On Gun Hill, which is a knob of rock rising abruptly and commanding a long view over country and ocean, is set a tiny, very old fort. Near it, beside a pathway leading to the main road, soldiers have carved from a boulder standing apart a more than life-size lion in warlike mood, and he stands there as though on guard. Of course there are boat clubs, a cave, a golf course of sorts, wonderful sandy beaches for bathing, and good hotels. It is not difficult to find liquid refreshment since rum is the drink of the island, being cheap and pure, made as it is from native cane. During crushing season the odor of boiling syrup is everywhere, and the molasses schooners whose jibs are almost as large as the other sails, beat close alongshore, plying between Speightstown and the capital with loads of molasses, much of it destined for the Newfoundland fishermen to whom the thick, dark stuff is more precious by far than is the best liquor. Years ago these schooners offered the easiest way of getting to town, but now the public travels by the privately owned bus lines, the transportation system of the country since the mule-drawn streetcars were dispensed with years ago.

TRAVELERS

Mrs. Hugh Moneroff and her daughter, Jean, of Winnipeg, will spend the next few weeks in New York and the East. Mr. and Mrs. Fred J. Manning are also visiting in New York.

Mr. George Campbell, who has been a resident of Winnipeg for the last twelve years, is leaving to take up residence at Ottawa.

Miss Vivienne Fowler, Canadian pianist, recently returned to Halifax from New York, where she has been a guest at the Barbizon Plaza, following her arrival from a holiday in Bermuda. Before returning to Halifax, Miss Fowler spent a few days with her parents, Mr. and Mrs. W. Roy Fowler, of Sackville, N.B.

Mr. and Mrs. Herbert Begg of Toronto, have sailed on the Lady Hawkins from Boston and will spend the rest of the winter in Barbados.

Mr. and Mrs. Victor Drury and Miss Diana Drury, who have been in Germany and England, are returning home on February 23.

Senator and Mrs. J. Marcellin Wilson and their daughter, Mrs. Paul E. Ostigay, have left Montreal for Florida, where they will spend the remainder of the winter.



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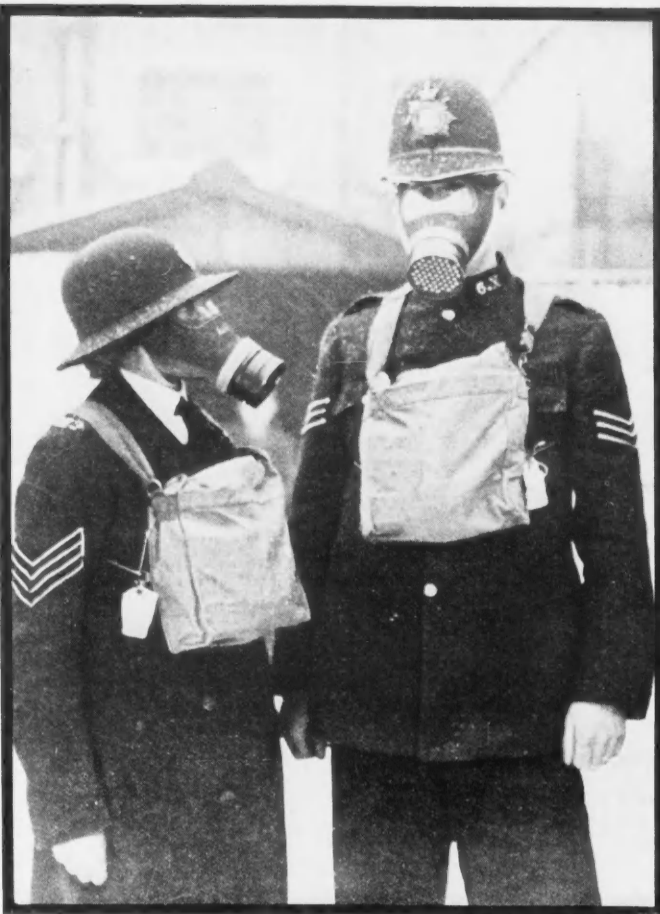


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ENGLAND BECOMES AIR-RAID CONSCIOUS. All police forces in England are now undergoing training in anti-gas duties, equipped not only with the military-type respirator but with the pattern which will be issued to every member of the community. Photo shows a policeman and a policewoman wearing the civilian-type respirator.

—London Letter

DARTS "GO MAYFAIR"

BY P. O'D.

February 1.

WE HAVE been having a bit of real winter lately—gales and snow, eight-foot drifts on Dartmoor, buses stalled by the roadside, motorcars buried, passengers taking shelter in wayside barns and cottages, all the romantic accompaniments of the sort of thing that isn't nearly so romantic if you get it regularly and as a matter of course.

But our little imitation of real winter has had one very thrilling feature—the adventure of the Three Bad Wolves. Russian wolves, too, which goes once more to show the danger of letting Bolsheviks into the country. But they are all good wolves now—good and buried!

The Three Wolves (they are surely entitled to capitals) live at Oxford. Like a good many other wild young creatures they were caged up there. And, as some of the others occasionally do, they broke out. Possibly the sight of so many elderly professors and so many young men with long hair and very floppy trousers annoyed them. Possibly the sight of the snow aroused some aching nostalgia of the steppes. Anyway, they gnawed their way out.

While it lasted, they had a grand time. A country full of nice fat sheep like this one must be a Russian wolf's

idea of paradise. They got busy at once. And they seemed to have lost nothing of their racial talent for mass-murder. They strayed the countryside with woolly corpses.

But the good time didn't last long. The trail of blood was their undoing. The first was shot in a garden, the second in a paddock while it was making a hasty meal off a young ewe. The third had a longer run. It lasted three days, in spite of the fact that the population of about four counties was out hunting it with horse and hound and rifle. Incidentally, they shot two or three Alsatian dogs in their eagerness. But that is a natural enough mistake to make. Finally they shot the wolf.

Thus ended the one and only wolf-hunt in England since the days of Henry the Seventh. A thrill like that is surely worth a few sheep.

WHILE all this was going on the Duke of Norfolk was getting married to the Hon. Lavinia Strutt. There is nothing in the least wolf-like about the Duke, who is an extremely sensible, capable, and dignified young man. And his new Duchess is a charming young woman, very pretty and, by all accounts, very accomplished. But the behavior of the crowd might well have given a casual observer the idea

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that the last wolf was being run to ground beneath the solemn portals of the Brompton Oratory.

People who are fond of talking of British reserve and pigskin ought to witness one of those great society weddings, with about ten thousand ladies going into scrimmage formation around the church entrance, clawing and climbing, shrieking and fainting, while a few hundred huskies of the Metropolitan police, panting and perspiring, try to hold them back from tearing off pieces of the bride's dress as souvenirs.

A really wonderful time seems to have been had by all—except possibly the happy couple, who had every reason for being half-scared out of their wits. But probably the Premier Duke and Hereditary Earl Marshall of England is not a man to blanch before any ordeal, however terrifying. Pictures show him even smiling. There's nerve for you! Ancient lineage does tell.

Almost the proudest boast an English noble family can make is that they "came over with the Conqueror." But the Howards do better than that. They claim to have been here when he arrived, for they trace their descent back to that semi-legendary Hereward the Wake, who fought Norman William, and, after a grand career of general outlawry, was finally beaten and banished by him. Hereward, Howard—it looks all right, anyway.

Ever since then the Howards have been among the highest and noblest of the land. They held their heads so high, in fact, that quite a few of them had them lopped off, including the lovely and luckless lady who married Henry the Eighth. So, perhaps, the romantic enthusiasm of the onlookers at the wedding of this latest Howard was neither unnatural nor inexcusable.

SINCE nobility is of all kinds, let us say a few words in praise of one of the great noblemen of the mind, Sir James Frazer, O.M. He is entitled to many other letters after his name, but probably that "O.M." will do, for it is the greatest honor of them all. There are, in fact, a good many people who regard it as the greatest honor that a British sovereign can bestow.

At the end of the Great War Lloyd George could have had any honor or title he wished. The story goes that they were, in fact, offered to him—all the shining coronets laid out in a row, for him to choose the one that he liked the best and feel of best. He chose the Order of Merit, which carries no title at all. And it wasn't modesty. He knew that there was no higher honor.

To come back to Sir James Frazer, a large number of eminent persons in various walks of life and from various countries assembled last week at the Grosvenor Hotel to do honor to him. He stood to greet them, a very old man and nearly blind, beneath a "golden bough" of mistletoe, that had been brought specially from Norway for the purpose, as a symbol of his work. For, of course, Sir James Frazer is the author of that immense and classic work on magic and religion, "The Golden Bough." He has devoted his life to it, and now, at the age of eighty-three, is preparing still further additions to it. Last year he published two important new books.

"The Golden Bough" is the sort of work of which nearly everyone has heard, but which hardly anyone has read—in its unabridged form, that is. I have forgotten how many volumes there are in the full edition, ten or

a dozen, the first of them was published in 1890, but there is an excellent abridgement in one volume, which is one of the most fascinating books to dip into, though even that is rather weighty and close-packed for continuous reading.

And yet Sir James Frazer is not only a great scholar, he is also a great writer, with a clear and beautiful prose style. But no one can make a scientific study of the superstitions of humanity in all the ages read like a romance, though some of it is romantic enough to satisfy anyone.

Whether or not we read "The Golden Bough," we are now nearly all more or less Frazerians in our attitude towards religious beliefs—the other fellows, at any rate. Just as we are all more or less Darwinians, whether or not we have read "The Origin of Species." It shows how amazingly a quiet scholar, working patiently away in his study, can change the very air that our minds breathe.

TO TURN from the trivial pursuits of scholarship and science to the vital and exalted activities of Society with a big, big "S", Mayfair has a new craze—darts! It always required a good deal of nerve to barge into a Mayfair drawing-room, but it requires more than ever now, for there is probably a dart board on the back of the door, and the Duchess may have just flicked an enthusiastic but careless dart at it. It is not the sort of thing one would wish to receive in the middle of one's waistcoat, even from those fair and noble fingers.

I don't know if the dart-craze has reached Canada yet, but, if it hasn't, soon will. Darts is a very good game, full of variety and calling for a high degree of skill. It has the further advantage that it can be played almost anywhere, for it requires only a bit of unnumbered wall and a few clear feet of floor-space just room enough to throw the little missiles at the board. And the board itself is merely a circular target about a foot-and-a-half across, divided into numbered segments. All you have to do is hit it. That's all!

Heaven only knows who invented Darts, or how old the game is! All I know is that for many years it has been the chief entertainment feature of the "pubs" of the land—apart from beer, of course. But perhaps I shouldn't say "apart from beer," for the two are very closely connected, as the losers in the dart-matches are made sadly aware.

The right place to see and play Darts is, as all honest men will admit, in a village "pub." There is something about the atmosphere there that is in perfect keeping with it. Nothing could be more soothing than to sit on one of the ancient benches, sipping your "bitter," while the ploughman and the hedge-cutter and the road-mender engage in deadly rivalry with the little feathered weapons.

If you are wise, you will go on sitting, and will resist all temptations to take a hand in the game yourself—unless you are prepared to do a lot of buying. For throwing a good dart is not nearly so simple as it looks. And those who are artists at it. They have to be.

Unfortunately, Darts have now become centred. They have also been organized. There is a National Darts Association, with thousands of clubs, and more than 250,000 members. Even the most dignified of London clubs are fast installing dartboards.

SATURDAY NIGHT

SECTION III

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

TORONTO, CANADA, FEBRUARY 20, 1937

P. M. Richards,
Financial Editor

ONTARIO CODES—TOOLS OF TRADE UNIONS

Industrial Standards Act Being Used to Strengthen Unions and Embarrass Open Shops
—"Overwhelming Majority" Not a Requisite in Reaching Agreements

BY W. A. MCKAGUE

WHEN Ontario adopted an Industrial Standards Act in 1935 there was hope that this glorified minimum wage law might rectify abuses in matters of employment. Veterans of trade association work had seen many an effort at voluntary standardization come to naught through the obstinacy of one or a few employers. Some of them, indeed, had reached the conclusion that nothing would be accomplished "until the government stepped in." The new Act promised to back up any decision reached by the majority with the full force of the law.

The Act was explicit in requiring that the initiative be taken by representatives of either employees or employers in the industry, that conferences be held for the purpose of working out the schedules of wages and hours of labor, and that the representation on both sides be "proper and sufficient." Anyone reading the Act would justifiably conclude that the government was to be merely the mediator and arbitrator. In explaining the project to the Canadian Manufacturers' Association, Hon. Mr. Roebuck, then Minister of Labor, indicated that the majority would have to be "overwhelming" before compulsion would be applied to the others.

But the measure adopted by the Ontario Legislature, and its practical workings, seem to be as far apart as the poles.

Two years of trial have shown how much depends upon the spirit in which it is administered. For instance, since it would obviously be difficult to define in the Act what would constitute "proper and sufficient" representation, the Minister of Labor was made the sole judge on this point. And as the Minister does not ordinarily attend the conferences, he must rely on the advice of his administrative officers regarding what the representation really amounts to, and also regarding what spirit of co-operation may be displayed at the conference.

The evidence to date indicates that an "overwhelming" majority is far from essential, in the administrative viewpoint. In some cases, while no doubt "proper" enough, it seems hardly sufficient for the purposes of the Act. Further, the administrative officers, not satisfied with being merely helpful, have evidenced a determination to establish codes at any cost.

One would expect a standard to be a kind of average or mean. The codes do not prohibit better

terms for the worker, but they impose fines for anything less favorable than the standard set. Thus they are in effect minimum wages. A standard about average, or slightly below it, should be practicable for that purpose, and with strict enforcement should eliminate some undesirable features in employment. But that is never done. Instead, the union scale of wages and hours, which is above average and often about the maximum in practice, is adopted as the standard. That makes enforcement impracticable,

while at the same time it makes both employers and employees infringers of the law. Nevertheless the unions make use of it in attempts to spread their own strength and to coerce the open shops.

Through this administrative policy the Industrial Standards Act of Ontario has become a tool of trade unionism, which represents a small minority of workers. What else could be expected, considering the known trade union sympathies and past affiliations of the Roebuck-Croll-Marsh-Fine combination?

Government departments usually try to boost their own particular interests, whether they be

(Continued on Page 28)



THE CONSUMER HAS NO PLACE HERE

PRESIDENT ROOSEVELT AND THE SUPREME COURT

Is President's Purpose to Revise Constitution so That Henceforth it Will Mean What He Wishes it to Mean?—"Most Reactionary Proceeding in U.S. History"

BY WALTER LIPPMANN

IT SHOULD be noted that at no point in his carefully drafted message on the judiciary did President Roosevelt say clearly what he is proposing to do to the Supreme Court. That is contained in the bill which accompanied the message, and only from the bill does one learn that the President is asking for the power either to oust six justices and replace them with his own appointees, or to add six justices of his own and thus make it reasonably sure that there will be a majority who think as he does. Mr. Roosevelt might well have shrunk from a direct avowal of the meaning of this proposal. Its audacity is without parallel in American history. For while other Presidents have quarreled with the court, no President has ever dreamed of asking for the personal power to remake the court to suit himself.

In the light of this demand for the personal power to oust or to smother two-thirds of the existing court, the reasons advanced by the President can only be described as misleading. His message is an able argument for many necessary reforms, including the infusion of younger men into the judicial system. Few will find any serious objection to the argument. But unfortunately the argument does not deal with the central proposal; in fact it evades it and hides it.

The central proposal is aimed not at judicial reform but at constitutional revision. For the fact is that the court as now constituted does not interpret the Constitution as Mr. Roosevelt wishes it to be interpreted, and what he is asking for is the power to create a new court which will conform to his will. Had Mr. Roosevelt's proposal been made by a President whose plans did not conflict with the Constitution it would be an attractive reform. Had Mr. Roosevelt made the proposal when there were not six justices over seventy, the proposal would be what the message says it is: a suggestion for invigorating the judiciary to expedite and modernize the administration of justice.

But in view of the fact that Mr. Roosevelt's plans have been in violent collision with the Constitution as interpreted by this court, in view of the fact that six justices happen to be over seventy, and that at least five of these six differ fundamentally with Mr. Roosevelt, this is no proposal for the kind of judicial reform which the message talks about. This is a bloodless coup d'état which strikes a deadly blow at the vital centre of constitutional democracy.

To appreciate the character of this proposal, let it be remembered that Mr. Roosevelt has just been triumphantly elected after a campaign in which the opposition challenged him to declare his views on the Constitution and the courts. Mr. Roosevelt refused to meet that challenge, forbade his supporters to raise any issue in this field, and denied the people any opportunity to pass judgment on these matters.

He next appeared before Congress early in January of this year, discussed the Constitution and the courts at some length, and set the weight of his authority against all the incipient efforts to draft constitutional amendments, and submit them to the people. Then in the utmost secrecy he prepared a measure which goes beyond any amendment discussed by his most fervent supporters, a measure which gives him the power to create a court which will interpret the Constitution as he wishes to have it interpreted. With his own court he, of course, does not have to go to the trouble of submitting amendments to the people. For the new court will make the Constitution mean what he wishes it to mean.

Thus, at three vital points Mr. Roosevelt has moved decisively to prevent the people from passing upon the grant of power which Mr. Roosevelt thinks his Administration should have. He suppressed the question in the campaign and would not let the people vote on it. He deflected the constitutional amendments in January. The people would have to ratify them. And now he proposes to reconstruct the court by a legislative act requiring only a majority of a Congress that is packed with his personal supporters; this new court will then, by interpretation, amend the Constitution. The people will have no opportunity to pass upon these amendments.

If the people of the United States do not rise up

and defeat this measure, then they have lost their instinct for liberty and their understanding of constitutional government. Let them consider the precedent they will have consented to if they do not defeat it. If by legislative act one President can oust two-thirds of the Supreme Court, or pack the court till it does his bidding, what is to prevent another President from doing the same thing? Mr. Roosevelt, if he has his way, will make a court that has scant respect for many vested and historic rights. His successor might be swept into office by a tidal wave of reaction such as not uncommonly is provoked when progressives overreach themselves. If Mr. Roosevelt can oust the court created by Wilson, Harding, Coolidge and Hoover, his successor may feel called upon to oust the rump court created by Roosevelt. And a new court might very well find ways of abridging the bill of rights as Mr. Roosevelt's court would find ways of centralizing legislative authority.

The precedent is evil. If it is accepted that Mr. Roosevelt can remake the Supreme Court by changing its personnel, any President with a majority of Congress behind him can do anything he wishes to do. I do not say that Mr. Roosevelt is a dictator or that he wishes to be one. But I do say that he is proposing to create the necessary precedent, and to establish the political framework for, and to destroy the safeguards against, a dictator. As he would revolutionize the practice of government, a dictator would need to obtain only one transient and hysterical majority.

(Continued on Page 25)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND of stock prices and of business is the trend with which most investors and all business men are mainly concerned. It has been consistently upward since 1932, and nothing in the action of the market indicates a reversal of this.

THE INTERMEDIATE OR SHORT TERM TREND is now offering a bullish indication because of successive rallies, since December 21, penetrating preceding high points, with ensuing declines terminating above preceding low points, and finally has accomplished a decisive penetration of the January 21 high points as referred to in last week's forecast. It seems apparent that the area of divergence indicated on our price graph by the dotted line may be closed by the Rail averages penetrating their October 14, 1936 high of 59.89. When this decisive penetration occurs, investors and speculators will be justified in putting one half of the balance of their cash reserves to work ON A TRADING BASIS, but not until it does. Although it is good Dow Theory, as Robert Rhea says: "When a series of such rallies and declines of both averages has penetrated the highest points previously attained in a primary bull market it is generally safe to infer that the primary bull trend will continue for a considerable period of time." We must keep (Continued on Page 26)

| DOW JONES AVERAGES—NEW YORK STOCK MARKET | | | | | |
|--|-------------|--------|-------------|--|-------|
| | Industrials | | Rails | | |
| A—Bull Market started | July 8 '32 | 41.22 | July 3 '32 | | 13.23 |
| C—Last Important Low Point | Jan. 26 '37 | 183.19 | Jan. 26 '37 | | 54.22 |
| D—Closing Prices | Feb. 13 '37 | 190.03 | Feb. 13 '37 | | 58.00 |



BUSINESS activity is showing no signs of any important near-term recession, and the trend of demand for the major products of industry seems to make it quite possible that industrial activity will reach a new recovery high this spring, says Standard Statistics (New York). Applied to Canada as well as the United States, this seems to be a fair enough statement, warranted by the present and prospective demand for goods and the momentum which business recovery has now developed, which latter, says Colonel Ayres of the Cleveland Trust, appears to be now nearly as powerful as the momentum of the long decline of some years ago. It is interesting to note, in this connection, that demand from other sources has maintained U.S. steel production despite the slow-down in automobile production due to the recent strike. Last week, in fact, the U.S. steel industry attained the highest level of production since beginning of the depression. In Canada's case, revival of domestic demand is developing more slowly than it is in the United States, but against this, this country has enjoyed a much greater increase in foreign trade, particularly exports, which last year made a new record for volume. In both countries business recovery has taken hold strongly enough to suggest that it will not easily be checked.

THIS is fortunate, because the weather outlook for business is by no means as completely favorable as we would like. There are clouds in the business sky that may develop into storms. In Canada, for instance, there is a crisis in provincial finances in Manitoba and Saskatchewan. Should the present administrations of those provinces be unable to carry on, the direction of provincial affairs may come into the hands of radicals, as in Alberta. Could Dominion credit survive debt repudiation by the three prairie provinces? Unquestionably it would suffer serious damage. And there is the constitutional crisis created by the recent Privy Council decision affecting the respective powers of the federal and provincial governments. This creates all kinds of uncertainties. There is the threat of a railway workers' strike in Canada and other possibilities of serious labor disturbances both here and in the United States, made more ominous by the failure to deal adequately with the "sit-down" tactics used by strikers across the border. There is President Roosevelt's plan to "pack" the U.S. Supreme Court with his appointees so that, as Walter Lippmann says, the constitution may be made to mean whatever Roosevelt wants it to mean.

THERE is the continuing burden of unemployment and relief, which the Royal Bank calls "the most important economic question of the day." There is the question of how far the present world-wide business progress is due to the influences of normal reaction from depression and how far to the stocking up of inventories in anticipation of higher prices in future and to the influence of government spending for armaments. There is the threat of inflation; the possibility that the present rapid rise of commodity prices will bring about a speculative boom. There are government debts so big that no one knows how they are ever going to be paid off. There is taxation so heavy that it is acting as a check to production, consumption and re-employment.

There is the tendency of debt and taxes to rise ever higher. There is the trend toward government limitation of business profits and regulation of business operations; the increasing tendency to lean on governments and to have governments seek to achieve permanent prosperity through legislation. And there is the ever-present threat of another big war.

WE (MEANING this column) believe wholeheartedly that the normal long-term trend of business is upward—that the forces of reaction from depression have not, by any means, yet spent themselves. Needs accumulated during the depression years are far from satisfied yet. But there are so many possibilities for trouble in the next few years that our progress is not likely to be smooth and uninterrupted. And such checks to progress, even though temporary, may be of a serious character, accompanied by substantial declines in the stock market and bearish propaganda regarding the outlook. Investors who are heartily buying stocks for the long pull, wishing (and quite reasonably) to share in the benefits of returning prosperity, would probably do well to keep these unfavorable possibilities in mind.

ONE thing, at least, we can be fairly certain of—that there will be ample opportunity both to make and to lose money over the next few years. Doubtless a great many investors, perhaps the large majority, will do both; that is, they will make money and then lose it again. This column believes that, for investors who want to make money and keep it, there was never greater need to study, and keep studying, the background of business. The industry in which a company is engaged must be studied, as well as the company itself; also the trend of conditions affecting business generally. If the investor has not the facilities for such study, he should seek the services of competent investment counsel.

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GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

CANADIAN INDUSTRIAL ALCOHOL

Editor, Gold & Dross:

May I have your opinion on the Class "A" stock of Canadian Industrial Alcohol? I would like a brief general picture of the current situation and your opinion as to whether or not this stock would be attractive for holding. I think that it is myself, but would appreciate your views.

N. J. L., Montreal, Que.

I regard the Class "A" common of Canadian Industrial Alcohol as speculatively attractive. During the past year or so this company has been putting its financial house in order, and in December announced its plan to refund the McNish debentures (replacing them with its own) and to distribute to its own shareholders shares of Oldtime Distillers stock. The company has announced, as well, that it has completed disposal of its entire stock of American-type liquor, and payment for this will accrue to the company from time to time in the future.

I consider it likely that eventually there will be some fairly important distribution on this stock, and in the meantime it is possible that further appreciation may occur. I am not predicting, of course, any near-term movement but I do think that the general picture is currently more attractive than it has been in some time and that shareholders of this company should reap eventual benefits.

T. E. BISSELL COMMON

Editor, Gold & Dross:

I have been told that the common stock of the T. E. Bissell Company, a company making agricultural implements, is a good buy. Could you give me a few facts about its earnings and position and tell me what the outlook is? Maybe what I have been told isn't right at all and I don't want to buy blind.

P. E. L., Toronto, Ont.

I cannot see any current attraction to the common stock of the T. E. Bissell Company, currently quoted at around 9. No interim information has been issued during the past year, but it is quite possible that the company may have been showing some improvement in earnings. Nevertheless, arrears on this company's 7 per cent. cumulative preferred amounted to \$38.59 a share in July of last year and presumably will be increased by \$7 as of July 1937. In the year ended May 31, 1936, the company reported an operating profit of \$4,008 which was only sufficient to provide depreciation allowance of \$3,763 as compared with normal allowances of between five and seven thousand dollars. Profit and loss deficit as of May 31, 1936, stood at \$26,744. This picture certainly seems to indicate that some capital reorganization of the company will be required, but so far no steps are being taken. It is possible that directors are counting on improvement during the current year to obviate this necessity, but until some interim information is made public, or until the report for the current fiscal year is published, there is no reason to anticipate appreciation for the common.

INSPIRATION

Editor, Gold & Dross:

Do you consider Inspiration a good speculation for a hold considering the very reliable men who are at the head of it?

W. B. J., Springhill, N.S.

Yes, I consider shares of Inspiration Mining and Development Company quite a fair speculation for a hold. Incorporated late in 1934 as an exploration and diamond drilling company, it has grown rapidly and today is operating 20 diamond drills, also holds large interests in some light properties in Quebec and has appreciable cash and stock resources. An offering recently of 1,000,000 shares at \$1 each, by a Montreal financial house, brought in orders for nearly double the offering. The head office is at Amos, Que., and the company appears likely to take a prominent place in the rapidly expanding mining industry.

While the company's main object is to undertake contracts for diamond drilling in all parts of Canada and foreign countries, it also proposes to finance prospectors and keep a staff of geologists and engineers in northwestern Quebec and other parts of Canada. It will also acquire, by staking or purchase, mining claims, and do sufficient work to attract the interest of large operators.

The directors are M. A. Thomson, president; J. P. Norrie, vice-president and general manager; H. J. Carmichael, Oshawa; A. J. Davis, Newmarket; W. H. Miner, Montreal; P. A. Thomson and L. A. Ladouceur, Amos.

NORMETAL

Editor, Gold & Dross:

I would like to have a confidential report on Normetal Mining Corporation, also your opinion as to whether it would be wise to put in more money on their proposed shareholder-share basis.

B. V., Sherbrooke, Que.

In my opinion you would be well advised to take up subscription rights in Normetal Mining Corporation, Limited. This property, the old Abana Mines, will go into production on a 200 to 250 ton per day basis during the summer, with provision made to increase to 500 tons later in the year. The mine, which has been kept dewatered, will be made ready for production by the time the mill is completed. The main shaft has been put down to a depth of 900 feet and development has been carried on to the 800-foot level. It is officially stated that there is sufficient positive ore, of profitable grade at prevailing prices for copper and zinc, developed to supply a mill of 500 tons daily capacity for over three years. There are also other known ore bodies of large dimensions which have not been sufficiently developed to estimate tonnage. Diamond drilling which has been carried out to a depth of 1,200 feet has indicated the continuation of the principal ore body to at least that horizon.

Mining Corporation of Canada, Limited, one of the outstanding holding, exploration and development companies in the Dominion, has financed operations of the company since it was incorporated, through stock purchases and loans, and at the end

of the year Normetal's indebtedness in this respect amounted to almost \$209,000. In January, Mining Corporation advanced an additional \$337,600 to enable the company to redeem its Class B Preferred shares at par and the equivalent of accrued dividends. Now to provide funds to liquidate the company's indebtedness, purchase necessary mine and mill plant and equipment and supply adequate working capital, it has been decided to enter into an agreement with Mining Corporation, under which it will underwrite an offering to be made to the shareholders, on a pro rata basis, of 1,877,506 shares of the capital stock of the company at 75 cents per share. Shareholders of record February 26, 1937, have the right to purchase one share for each one held. This offering will place \$1,408,128 in the treasury, which is believed will be ample for the purposes set out.

JENNY LIND CANDY SHOPS

Editor, Gold & Dross:

I own some of the preferred and common stock of the Jenny Lind Candy Shops and I would like to know what they are worth at the present time. I have had no information for quite a long time and I see the shops are still operating in Toronto. What is the answer?

K. R. M., Dundas, Ont.

I regret to inform you that neither your preferred nor common stock of Jenny Lind Candy Shops are of any value at the present time. This company went into bankruptcy a couple of years ago and the assets were insufficient to meet even the claims of the preferred creditors, that is the people to whom the company directly owed money. The assets were sold, but naturally there could be no distribution to shareholders. As a matter of fact, I advised in Gold & Dross at the time of issue that the securities of this company were not in the investment classification.

You should not be misled by the fact that a company is now in operation, as when the assets of the old company were sold, a new private company was formed and is now operating under the same name. There is no connection, however, between the two companies.

NATIONAL STEEL CAR

Editor, Gold & Dross:

Can you tell me why the stock of National Steel Car went up to its present levels where I am inclined to think it may be over-valued? It isn't paying a dividend, the last one having been in January of 1933, and I wonder what buyers of this stock are looking for. Could you give me a few facts and figures? Thanks.

T. J. E., Brantford, Ont.

The marked appreciation which has occurred in the capital stock of National Steel Car Corporation is due to two important factors. The first was the official confirmation that a fairly large sized munitions order had been placed with this company by the British Government, and the second was the announcement of important buying of equipment by Canadian railways. It is quite possible, as you say, that the stock may be over-valued at current quotations, since these are based on anticipation rather than on actual earnings record. It must be remembered, however, that with companies of this type the picture presented is either that of a feast or a famine and it would appear that the famine period has now come to an end.

I think there is no doubt that the company's report for the fiscal period ending with June of 1937 should show material improvement. An important advance, as a matter of fact, was shown in the last fiscal year for the first time since 1932, the company reporting a net income, equivalent to 9c a share on the capital stock. In 1932 the figure was 7c. Operating income last year amounted to \$360,719 as against a deficit of \$228,201 for 1935. Some indication of the company's earning power is given by the facts that in 1929 it earned \$2.78 per share, \$8.83 in 1930 and \$2.62 in 1931. The company is in a satisfactory financial position, total current assets of \$1,089,591, including cash of \$181,509 and marketable securities of \$71,784, standing against total current liabilities of \$94,497. The balance sheet shows equity per share of \$34.31 on the capital stock.

J. S. MITCHELL COMMON

Editor, Gold & Dross:

I saw a recent announcement in the daily papers to the effect that the J. S. Mitchell company was going to pay a dividend of \$2 and that this was twice what it had been paying previously. I don't know much about this company but the news item would seem to indicate real progress and I wondered if it wouldn't be a good idea to buy some of the common stock. I would appreciate it very much if you could supply me with some background information such as earnings in recent years and the company's financial position, together with something about its operations and outlook. I don't remember ever seeing anything about this company in Gold & Dross and your opinion will be gratefully received.

J. S. T., Halifax, N.S.

J. S. Mitchell common is very closely held, but if you can secure any at around current quotations of 50 bid I would consider this to be an attractive stock for holding. The company is a very well-managed one and its financial practices are conservative; as is to be expected the declaration of the \$2 dividend on the common payable March 1 to holders of record February 16 is supported by an excellent earnings report for 1936 and a satisfactory balance sheet position will enable further distribution to be in direct proportion to earnings. The outlook for the current year I consider to be definitely bright. This company, which distributes wholesale and retail a general line of mill, railway, mining and plumbers' and contractors' supplies has benefited generally from revived industrial activity and specifically by the remarkable progress during the last year of the asbestos industry, which is an important customer. I consider it likely that there should be increased business for its principal outlets during the current year and that earnings should show a further rise.

Last year the company reported net income of \$66,487 against \$44,892 in 1935 or the equivalent of \$3.08 per share on the common against \$1.58. In 1934, \$1.55 was earned and in the two previous years the company was in the red for its sole adverse de-

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GROWTH**\$42,937**

(April 30, 1935)

\$128,444

(April 30, 1934)

\$234,219

(April 30, 1933)

\$553,053

(April 30, 1932)

\$1,032,312

(Dec. 31, 1936—8 months)

This table shows assets of the Com-
pany with investments included at
cost. It does not indicate the sub-
stantial appreciation experienced in
the market value of investments.

CORPORATE INVESTORS LIMITED

Full Information on Request
City & Dominion Co., Limited
19 Melinda St., Toronto
Adelaide 1019

Dividend Notices**FORD MOTOR COMPANY OF CANADA, LIMITED****DIVIDEND No. 37**

The Board of Directors has declared
a cash dividend of twenty-five cents
(.25 per share, payable on all of the
outstanding shares of the company
on March 20th, 1937, to share-
holders of record at the close of
business February 27th, 1937.

D. B. GREIG,

Secretary.

Windsor, Ont.

February 15th, 1937.

The Royal Bank of Canada**DIVIDEND No. 198**

NOTICE is hereby given that a
dividend of two per cent.
(being at the rate of eight per
cent. per annum) upon the paid-up
capital stock of this bank has been
declared for the current quarter
and will be payable at the bank
and its branches on and after
Monday, the first day of March
next, to shareholders of record at
the close of business on the 30th
day of January, 1937.

By order of the Board.

S. G. DOBSON,

General Manager.

Montreal, Que., January 15th, 1937.

RELIANCE GRAIN COMPANY LIMITED

PREFERENCE DIVIDEND No. 37
NOTICE is hereby given that a
dividend for the quarter
ending February 28th, 1937, at the
rate of 6 1/2% per annum, will be
paid on March 15th, 1937, to all
preference shareholders at record
at the close of business on Febru-
ary 28th, 1937.

By order of the Board.

A. W. GIBB, Secretary.

Winnipeg, January 15th, 1937.

THE CANADIAN BANK OF COMMERCE**DIVIDEND NO. 200**

Notice is hereby given that a dividend
of two per cent on Canadian funds on
the paid-up capital stock of this Bank
has been declared for the quarter ending
28th February, 1937, and that the same
will be payable at the Bank and its
Branches on and after Monday, 1st
March next, to shareholders of record at
the close of business on the 30th January,
1937. The Transfer Books will not be
closed.

By Order of the Board,

A. E. ARSCOTT,

General Manager.

Toronto, 22nd January, 1937.

LAKE SHORE MINES LIMITED**(No Personal Liability)****DIVIDEND NO. 48**

NOTICE is hereby given that a quar-
terly dividend of one hundred per cent
on the paid-up capital stock of the Com-
pany will be paid on the fifteenth day
of March, 1937, to shareholders of record
at the close of business on the first day
of March, 1937.

By order of the Board,

KIRKLAND SECURITIES, LIMITED,

Secretary.

Located at Kirkland Lake, Ontario,
February 15th, 1937.**GOLD & DROSS**

pression experiences. The figures were, 1933, a per
share deficit of 75 cents and 1932 of 81 cents. In
1931, \$2.28 was earned, in 1930, \$5.51 and in 1929,
\$6.46. The latter figures give some idea of potential
earning capacity under satisfactory conditions and
the return of these is indicated by the present trend.
Last year, as well, the company reduced its mortgage
debt by \$10,000 to \$30,000, and redeemed a further
\$24,500 par value of its 7 per cent. preferred, reduc-
ing the amount now outstanding to 2,781 shares.

The dividend record, prior to this year's \$2 dis-
tribution, shows payments of \$1 in March 1936 and
March 1935. No distribution was made between the
latter year and 1931, in which period there were two
payments of \$1 each in May and November, the May
payment being the initial one on the company's junior
security. The balance sheet, according to the last
statement, shows total current assets of \$672,670, in-
cluding cash of \$160,597 and marketable securities of
\$72,750 against total current liabilities of \$228,080.
Net working capital at \$672,670, is not greatly
changed from the \$671,105 at the close of the pre-
vious year. After all deductions, including 1936 divi-
dends and full provision for depreciation, there was
a balance of \$31,207 to be added to surplus, bringing
this figure to \$328,811. In presenting the annual
statement the President expressed an optimistic out-
look for the current year, a view which appears to
be fully borne out by all circumstances.

BANKFIELD

Editor, Gold & Dross:

Please give me some information about Bankfield
Gold Mines. When will it go into production and how
big is the mill? Can you tell me anything about ore
showings and values?

— J. J. C., Calgary, Alta.

Bankfield Gold Mines should enter produc-
tion next May. The new mill will commence at
100 tons daily and has an estimated reserve of over
65,000 tons which should average better than \$20.
Equipment being installed is understood to be cap-
able of handling better than 150 tons daily.

On the first level there is an ore length in the
western section of the property up to the Tombill
boundary which averages over 551 across a width
of 5.8 feet or better than 88 across nearly 15 feet.
On the second level the shoot for a length of 290 feet
averages \$11 across five feet and while the length
exposed on the fourth level is comparatively short,
close to the boundary it runs better than \$20 across
four feet. The best ore section appears to be that
nearest the boundary. The ore shoot on which the
tonnage estimate has been made extends to the
property's west boundary then goes into Tombill
ground and at greater depth as has been proven by
diamond drilling comes back into Bankfield ground.

POTPOURRI

V. H., Saint John, N.B. Since the general agricultural
outlook in Canada, and particularly in Western Canada,
is still far from clear, I cannot predict further important
appreciation for the common stock of COCKSHUTT
PLOW, but in my opinion the favorable factors outweigh
the unfavorable and I think that you would be warranted
in holding. You have possibly seen the company's recent
report which showed a profit of 7 cents a share on the
common as against a deficit of 73 cents per share in 1935.
Net income for the year ended November 30th, 1936, was
\$21,487 as against a deficit of \$21,628 in 1935. The out-
look being largely on the crop and price conditions
which will obtain during the season ahead.

K. J. C., Toronto, Ont. QUEEN LEAF GOLD MIN-
ING CO. is now known as LAKESIDE KIRKLAND GOLD
MINES. This company purchased a plant last year capable
of sinking to 1,500 feet but I have no recent information
concerning the company's activities. The last record I
have of HARWOOD LAKE was that diamond drilling was
being carried out with encouraging results reported
SPOONER GOLD is carrying out shaft sinking and the
possibilities will be better determined once lateral
development commences.

E. C., Ottawa, Ont. I think that your 5% first mort-
gage bond of CANADIAN UTILITIES LIMITED can be
safely held. Figures issued by this company covering the
12 months ended June 30th, 1936, showed interest require-
ments earned 1.43 times, as against 1.43 times the com-
pounding previous 12 months period, and as against 1.24
times in 12 months ended December 31st, 1935.

T. M., Midland, Ont. By West Side I presume you
mean WEST SIDE LONG LAC. Considerable diamond
drilling has been carried out on this property, as well as
surface work, but the results so far have been inconclusive.

D. J., Edmonton, Alta. In my opinion shareholders of
CANADA VINEGARS should not be worried about the
report for the year ended November 30th, 1936, showing
earnings of \$1.23 a share as against \$1.22 the previous
year, and against the current \$1.20 dividend. I consider
it entirely probable that the company's operations during
the current year should show an upturn and I think that
the rate of distribution can be considered safe. Just how
much appreciation, if any, there may be for the stock I
cannot say, but I consider it quite a reasonable purchase
at current levels.

M. T., Midland, Ont. My records fail to show any such
company as "MAGNET LAKE." If you are referring to
MAGNET LAKE GOLD MINES this company's assets are
now held by MAGNET CONSOLIDATED MINES. Magnet
Lake is to receive 750,000 shares but these are in escrow
and when distribution is finally made the basis will likely
be one new for two shares of Magnet Lake.

H. M., Therville, Que. AMERICAN SUGAR REFIN-
ING is the leading factor in the United States sugar refin-
ing industry and in addition has extensive production lands
in Cuba. Aside from its own operations the company holds
substantial stock interests in several other prominent
sugar refining companies, notably a 25% ownership of
National Sugar Refining. Its refineries have a combined
capacity equal to about 30% of that for the entire United
States. Declining consumption and increased competition
resulted in a sharp drop in earnings after 1930, though

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some betterment was witnessed in 1933. However, opera-
tions in 1934 and 1935 were affected adversely by an
insufficient spread between the prices of raw and refined
sugar, together with higher operating costs. The company
has consistently pursued a conservative dividend policy
with the result that its characteristically strong financial
position has been maintained throughout the depression
years. Per share earnings on the preferred amounted to
\$7.94 in 1935, \$10.84 in 1934, \$11.03 in 1933, \$10.01 in 1932,
\$10.17 in 1931 and \$13.24 in 1930. I consider the 7 per
cent preferred dividend to be secure and attractive and
I see no reason for disposing of the stock.

R. J., Woodstock, Ont. There are, or were, two GOLD
CREEK MINES, one in Manitoba and the other in the
Red Lake district of Ontario. Both are in the prospect
class. I understand the Manitoba company has changed
its name to MANITOBA GOLD CREEK MINES and the
Ontario one to RUBICON GOLD MINES. A syndicate
composed of prominent mining men recently purchased all
the unissued stock in the BIG MASTER treasury and have
assumed direction of operations. Aggressive development
of the property, which already has considerable com-
mercial ore in sight, can be expected.

H. E., St. Thomas, Ont. I think that the mandatory
bonds of BURNS & CO. LTD., that is the bonds on which
interest must be paid, can be regarded as fairly satisfac-
tory. This classification does not apply, however, to
the income bonds, that is the bonds on which interest is
paid only if earned, and subject as well to certain other
restrictions. You will probably remember that two classes
of bonds were created under the re-organization of the
company some time ago. No official information is at
this time available as to whether or not the company's
earnings will permit the payment of the interest on the
income bonds, and in all probability this will not be de-
termined until directors have full year's operating results
for 1936 before them. I understand, however, that the
earnings of the company for 1936 were not as satisfactory
as in 1935 and I think that some reasonable doubt exists,
therefore, as to the company's ability to maintain full pay-
ment on the income bonds.

H. D. A., Regina, Sask. Both the stocks you ask about
—WRIGHT-HARGREAVES and TECK-HUGHES—would
appear to have excellent prospects for the future. In the
case of Teck-Hughes, while it is approaching the end of
its productive life in the Kirkland Lake camp, it has a
rapidly growing protege in Lamaque Mines, in Quebec,
that should within a few years be returning worthwhile
dividends. Teck holds 2,124,000 shares of its stock, which
today has a market value of approximately \$19,000,000. It
also holds \$2,000,000 first mortgage bonds which pay 5
per cent. Teck is also continuing its search for new
properties.

J. S., Galt, Ont. I regard MAPLE LEAF MILLING
5 1/2's of 1949 currently quoted 88 to 91 as moderately at-
tractive. You are probably aware that under the re-
organization of this company interest on this issue was
reduced to 2 1/2% payable in cash, from 1934 to 1939,
the balance being made up by distribution of shares of class
A stock, two shares being distributed each year during
the period, on June 1st. In all probability this arrange-
ment will be maintained until 1939. In the meantime,
however, the company is apparently enjoying greatly im-
proved earnings. In the last fiscal period, the company
reported a net deficit of \$128,000 as against a deficit of
\$588,000 in the previous year, but I understand that dur-
ing the current period, mills have been operating at cap-
acity and I would anticipate considerable improvement in
the current year ending July 31st next.

J. G., Winnipeg, Man. Future possibilities for DARK-
WATER MINES would appear promising. The shaft
should be at a depth of 475 feet shortly and development
of three levels will follow. The property, which is located
on the southwest arm of Sturgeon Lake in Northwest
Ontario, has been explored by diamond drill and con-
siderable evidence of favorable structure was encountered
at depth. If development underground lives up to ex-
pectations the stock appears to have good speculative
possibilities. The low capitalization of the company and
its management are factors that add to the attractiveness
of the stock.

L. R., Chicago, Ill. I do not think that you would be
making any mistake in purchasing TORONTO ELEVA-
TORS preferred. The company is in a strong financial
position and earnings in recent years have exceeded di-
vidend requirements on the old preferred by a large mar-
gin. For the year ended July 31st, 1936, per share on the
old 7 1/2% preferred amounted to \$12.47 a share, compared to
\$12.22 in 1935 and \$20.72 in 1934. Naturally there will be
a saving through the retiring of the old 7 1/2% issue and
the substitution of the new 5 1/2% preferred. I see no reason
why the company's business should not continue to main-
tain high levels and possibly increase as demand, par-
ticularly in feed operations, grows larger.

M. G. W., Toronto, Ont. AMITY COPPER shares have
no value at the present time. The company is inactive.
WHITE LAKE MINE has been closed down since 1931. At
the HOWEY GOLD MINE the situation is less favorable
than it was a year ago, and from available information
depth development does not offer much hope of any
improvement in the grade of ore. However, Howeys
has excellent management and a strong treasury, so if
additional ore is not discovered at depth another property
will undoubtedly be acquired. Ore reserves will feed the
present mill for at least three years.

C. J., Kitchener, Ont. In my opinion your class "A"
stock of CANADIAN INDUSTRIAL ALCOHOL is worth
retaining and I think that eventually there should be some
fairly important distribution on this security.

E. R., Simcoe, Ont. KIRKLAND PREMIER MINES
was succeeded by KIRKLAND GOLD RAND and the basis
of exchange, when it is made, will be one new for three
old. Underground development has been resumed at the
property with operations so far confined to the 800-foot
level, where good grade of ore was recently intersected
across a width of 26 feet. The management is hopeful that
deeper work will reveal more favorable conditions for the
occurrence of ore.

E. N., Outremont, Que. I cannot see any attraction to
the common stock of EASTERN DAIRIES, currently
quoted at 4 as against a high of 5 and a low of 2 1/2 for last
year. The company has not since 1932 been able to earn
depreciation and bond interest. It seems fairly obvious,
therefore, that the outlook for the junior security is far
from bright.

G. W. C., Toronto, Ont. The MATACHEWAN DIS-
TRICT is one of many of the old areas that has taken on
a new lease of life in recent years. The camp is located
on the Montreal River, some 25 miles north of Elk Lake,
and is roughly located about 35 miles southwest of Kirk-
land Lake and about the same distance south of the
Porcupine camp. Gold of an estimated value of approxi-
mately \$122,000 is coming every month from producers
there and 1937 should see an even greater output than
that of last year which was valued at \$1,454,365. The
camp's present producers—YOUNG-DAVIDSON and
MATACHEWAN CONSOLIDATED—are increasing their
milling capacity and there are numerous other operations
underway in the field that would appear to hold much
promise for the future of the district.

T. C., Toronto, Ont. I think you must be laboring
under some misapprehension with regard to the 6 1/2%
income bonds of DOMINION STEEL & COAL CORPORA-
TION. Apparently you are under the impression that
these bonds are paying the full 6 1/2%, whereas the fact
is that these bonds are currently paying at the rate of
3 1/2%, and since they are income bonds, distribution is
made on them only to the extent which earnings permit.
The current yield, therefore, as you can see is not
particularly high.

L. W. B., Chesherville, Ont. RED CREST GOLD
MINES owns seven claims in Red Lake. Considerable
encouragement is being met with in development of the
150 and 275-foot levels and some very high grade ore has
been encountered. It is estimated a possible length of 150
feet of high grade has been opened on both levels. How-
ever, complete results and details as to values and widths
are not yet available. The work is being financed by
Kirkland Hudson Bay Gold Mines. While the outlook is
favorable, such claims as were made to you are ridiculous,
as the above statement should show.

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Descriptive circular will be forwarded upon request.

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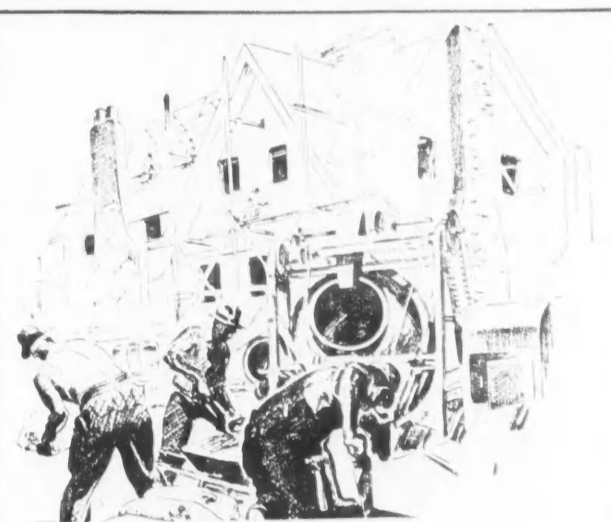
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study of the construction and al-
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ABSOLUTE SECURITY
W. R. HOUGHTON, MANAGER

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Concerning Insurance SETTLEMENT OPTIONS

Beneficiaries Better Protected By Making Policies Payable in Form of Income Rather Than Lump Sum

BY GEORGE GILBERT

FROM a purely humanitarian standpoint it is doubtful whether any business institution has been as helpful to our people as has life insurance. One of the main purposes of life insurance is to enable dependents, bereft of their providers, to maintain largely the same standard of living to which they were accustomed before their bereavement.

Nowadays a man with any independence in his make-up is not content to have his wife and children, in the event of his death, left to charity, to be taken care of in a home for destitute women or an orphanage. He chooses the other alternative, and by devoting a part of his earnings to the purchase of a suitable amount of life insurance, makes the care of his prospective widow and orphans a charge upon himself during his life time. That is regarded as the normal father's conception of his duty.

Someone has said that the basic and only absolute certainty is the uncertainty of the future, and that all we can do is to make as certain as we can that our present actions will enable us to avoid unpleasant consequences of the unknowns of the future. In other words, what we mean by foresight is the wisdom by which we protect ourselves against uncertainties.

It is therefore not enough just to take out insurance for the benefit of our families; we must make provision for the payment of the insurance moneys in a way which will best meet the needs of the beneficiaries. In this undertaking, the services of a qualified life insurance man can be utilized to considerable advantage. He will be able, as a rule, to suggest a plan by which the proceeds of the insurance will accomplish the greatest amount of good for the beneficiaries along the lines indicated by the policyholder.

BY MEANS of the proper arrangements in life insurance contracts, the welfare of the beneficiaries can be materially advanced. While, on the other hand, failure to take due advantage of these options may be instrumental in imposing upon widows and children in the future many real hardships. In order to adequately serve the public, a life insurance agent must have a thorough knowledge of the needs of beneficiaries as well as their reactions to the methods usually adopted by policyholders for their protection.

It was brought out in an investigation some time ago that about 94 per cent of the life policies issued were made payable to named beneficiaries, while the other 6 per cent were made payable to the estate of the insured. Widows were named as beneficiaries in about 53 per cent of the policies, parents in 25 per cent, and children in 4 per cent.

According to one expert, consultation with the beneficiary prior to making the final decision as to the form of settlement option to be adopted will often result in a more thoroughly thought out plan, because the average wife or mother understands the value of a dollar, and her advice might well be very helpful in determining the details of a plan for the ultimate distribution of moneys for the benefit of her or the children.

It is also pointed out that when the beneficiary decides what the monthly income from \$10,000 or \$20,000 of life insurance will be, she will instantly know the extent to which her family can live upon it, because she usually thinks in terms of monthly or weekly income, and runs her household on that basis. This would naturally cause the beneficiary to think in terms of the future, and to appreciate more fully the value of life insurance and the necessity of keeping up the premium payments even if it involved some sacrifice.

THERE is another contingency to which attention must be given. Unless the policyholder has had a death in his family, he does not generally appreciate the need which the beneficiary will have for ready cash immediately following the death of the insured. Among the usual bills to be met are the ones for the last illness of the policyholder, funeral expenses, cost of lot in cemetery or mausoleum, income, estate or succession taxes, executor's fees, lawyer's fees, filing fees, and many others, depending upon the size of the estate. These are sometimes augmented by bills of which the beneficiary had no knowledge, but which she feels obligated to pay.

Many policyholders also carry mortgages on their homes. These mortgages are debts which have to be met. If the beneficiary is unable to meet the debt, in due time she will have to find more modest quarters, and a forced sale of the home may be necessary. To obviate this, some policyholders take out a special policy, the proceeds of which are earmarked for paying off the mortgage. By means of this special contract, the policyholder is making sure that his wife and children will have a home free and clear to live in after his death. That is instead of passing on to his heirs a heavy debt in the form of a mortgage, which is a distinct liability, he is passing on an asset.

Enough of a policyholder's life insurance to meet the bills incidental to his death should therefore be made payable in a lump sum, while the remainder should be made payable in the form of a monthly income which will best meet the needs of the case. Where the amount of insurance is sufficient to provide a

residue which in the eyes of the beneficiary seems large, there is likely to be wastage of the estate unless it is made payable in the form of income rather than a lump sum. Experience shows that too often the beneficiary is inclined to think of how much capital she has rather than of what income the capital will produce.

Insurance companies find that some beneficiaries are more interested in the comforts, pleasures or luxuries that may be derived from the insurance estate than in how the estate may be properly conserved. In such cases it is possible for the policyholder to safeguard in advance the insurance estate in various ways in the best interests of the beneficiaries. Of course there is a large number of beneficiaries who fully appreciate the value of having the assistance of the insurance company in making the best use of the insurance moneys available.

While the optional settlement plans in life policies provide simple methods for taking care of the needs of beneficiaries which are broad enough for the great majority of insurance estates, there are cases where the settlement options do not best meet the requirements, and the services of a sound trust company are needed. Many of our well-known trust companies have excellent facilities for caring for those insurance estates which cannot be administered under settlement options.

As has been pointed out before, the service provided by settlement options arises out of the contractual relationship, while the operation of the life insurance trust by a trust company is, as its name implies, a trust function. Optional settlement plans embrace three methods, the Interest Method, the Installment Method, and the Life Income Method, or a combination of these methods.

Under the interest method, provision is made for the maintenance of the principal for a given period of time or during the life of the primary beneficiary, after which it is payable to a contingent beneficiary, the primary beneficiary receiving the interest in the meantime. Under the installment method, the principal and interest are paid to the beneficiary in equal installments, over a given period of time or in specified amounts as long as the principal lasts. Under the life income method, the beneficiary is provided with an income for life, and with a certain number of payments guaranteed, so that in the event of the beneficiary's death before the guaranteed number of payments have been made, the remainder of the payments will go to the estate.

By means of settlement options, with proper provision for lump sum payments where such are shown to be required, life insurance offers a guaranteed investment service for beneficiaries of wide enough flexibility to meet the needs in most cases. Where a desired plan of life insurance estate settlement does not fall within the province of a life insurance company, it can be referred to a trust company for administration.

AVIATION INSURANCE IN JAPAN

IT IS announced that the Japanese Department of Commerce and Industry has given permission to the Tokyo Marine and Fire Insurance Co., the Tokyo Fire Insurance Co., and the Tokoku Marine and Fire Insurance Co. to commence aviation insurance, so far unknown in Japan. There will be three classes of business: aircraft, air transport, and air travel guarantee and reinsurance. Policies for the first two branches will be known as common policies, for the third as special policies.

Aircraft insurance will cover both aeroplanes, gliders, airships, and balloons. Both total and partial loss will be covered, the risk extending to cover breakdown, collision, sinking, forced landing, storm, fire, explosion, and other fortuitous risks. The basic rate will be about 20 sen per 100 kilometres flown, and 30 sen per hour, and an additional fee of ten yen a year will be charged.

Air transport insurance will principally cover cargo against the risk of breakdown, collision, sinking, forced landing, storm fire and other accidents of aircraft. Both total and partial losses will be included, and land and marine transport may be included if



H. A. H. BAKER, C.L.U., Toronto Branch Manager for the Great-West Life Assurance Company, who is the first President of the newly formed Life Managers Association of Toronto.



HERBERT BEGGS, President of Wellington Fire Insurance Company, and Managing Director of Federal Fire Insurance Company of Canada and of Consolidated Fire and Casualty Insurance Company, whose reports for 1936 show steady gains in business and financial strength.

desired. The basic rates will commence at the level of 30 sen per 100 yen per 100 kilometres.

The air travel guarantee will cover the risk of injury to passengers. The insurance companies will be required to adjust their premiums every three years according to actual results, and they will have to reserve all profits from the new insurances to consolidate the business.

EMPIRE LIFE

ADVANCE figures released by the Empire Life Insurance Company of Kingston prior to the annual meeting to be held on Feb. 13, show a year of rapid progress. Charles P. Fell, President, reports assets at the end of 1936 of \$8,632,361.53, an increase from \$3,251,505.51 one year previous. Insurance totalling \$4,304,547 was issued and revived during the year, an increase in excess of 50 per cent. over the previous year. Business in force (on a paid-for basis) now exceeds \$34,550,000.

Cash benefits paid out during 1936 were the largest on record. After making full provision for all the company's liabilities there was established a general investment reserve of \$100,000, and a special increased dividend reserve. Net surplus funds available for the additional protection of the company's policyholders were increased to over \$558,000 during 1936.

INSURANCE INQUIRIES

Editor, Concerning Insurance:
I am trying to arrange to have an income beginning at age 55.

I have now paid up, with the Mutual Life, an amount to yield \$30 a month for life.

With the Dominion Government my paid up annuity will yield \$20 a month. Then, too, there will be \$10 a month from bonds.

I am thinking of buying another annuity of \$20, maybe more, a month, for ten or fifteen years only, beginning at age 55.

Would I be wise to take this with the Mutual Life also or should I choose another company? Or should I take this last one for life also? I have no dependents.

—G. E. H., Regina, Sask.

As you have no dependents, you have only your own future to provide for, and in selecting the annuity plan for this purpose you have made no mistake. Under an annuity with the Dominion Government or with a sound insurance company like the Mutual Life of Canada, you are not only sure of receiving the income stipulated, however long you may live, but you are also sure of obtaining the highest return in the way of income in the future for the amount presently deposited.

You would be wise if you purchased another annuity from the Mutual Life of Canada, and I should advise one providing an income for life rather than for ten or fifteen years only.

Editor, Concerning Insurance:
I would appreciate if your department could advise me with regard to beneficiary certificates issued by the Order of Canadian Home Circles. Is the order still in existence and certificates which have been paid up for some time of any value?

Any information you can supply with regard thereto will be appreciated. I have tried to locate the concern in the directories but have not had any luck and there is no address on the certificate.

—E. J. J., Oshawa, Ont.

The Order of Canadian Home Circles, which was incorporated in 1885, and carried on business for many years as a fraternal society, with head office in Toronto, went out of existence in 1926. On August 31 of that year its contracts were reinsured by the Independent Order of Foresters, with head office in the Temple Building, Toronto.

As the I.O.F. operates on an actuarial basis and is regularly licensed, with a Government deposit at Ottawa of \$114,450 for the protection of policyholders, the holders of beneficiary certificates of the Home Circles are amply protected, and all claims are readily collectable. For further information, I would suggest that you write the head office of the Order, Temple Building, Toronto.

Editor, Concerning Insurance:
I am enclosing application form of the Mutual Aid Society and would like to know if it is safe to insure with

—C. O. R., Glaslyn, Sask.

As you will no doubt have noticed, the Mutual Aid Society, with head office at Moose, Sask., is only a sort of

Building Up an Agency

An Insurance Agent can best build up a solid and substantial Agency by representing a solid and substantial Company.

UNION INSURANCE SOCIETY OF CANTON LTD

Established 1836
Head Office for Canada - TORONTO
ASSETS \$31,000,000.00
COLIN E. SWORD, Manager for Canada
J. W. BINNIE, Associate Manager (Montreal)

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You'll enjoy doing business with The Continental. Based on an expert knowledge of actual conditions, each Continental policy offers complete, low-cost protection in its particular field. Economical in cost, and generous in coverage they make a strong appeal to the Insuring Public. Continental's unique record for speedy and generous settlement of claims is your assurance of satisfaction and service.

Write for details of profitable agency contracts

CONTINENTAL CASUALTY COMPANY

R. D. BEDOLFE Canadian Head Office: EDWIN MIX
Can. Gen. Manager Federal Bldg., Toronto Asst. Gen. Manager
Admitted Assets \$24,761,689.37 Claims Paid \$160,000,000



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Insure AT COST! FIRE, TORNADO and SPRINKLER LEAKAGE INSURANCE

20% 30% DIVIDENDS AT STANDARD RATES

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ASSETS (INCLUDING LIFE FUNDS) EXCEED \$150,000,000

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Selected Risks mean BIGGER DIVIDENDS for our POLICYHOLDERS

BY selecting only the highest type of risks this company is able to effect substantial savings for its policyholders, which are returned to them in the form of dividends. In 1935 \$1,098,428 were distributed in this way.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

Non-Assessable Policies Assets \$6,000,000.

CENTRAL MANUFACTURERS Mutual Insurance Company

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MUTUAL FIRE and AUTOMOBILE INSURANCE

Net Cash Surplus, \$2,254,877.28 Policies Non-Assessable
Annual Cash Dividends Since 1876; Present Rate 25%

Quick Sound INSURANCE SERVICE INSURANCE PROTECTION

Automobile, Teams, Burglary, Plate Glass, Accident, Elevator, General Liability Insurance, Fire, Cargo, Fidelity, Surety Bonds.

SOUND policies to protect you—and quick, courteous, intelligent service if you have a claim. That's the Pilot policy, made possible by company claims offices throughout Ontario.

Tell Your Agent "I WANT A PILOT POLICY"

PILOT INSURANCE COMPANY 199 BAY STREET TORONTO

— FIRE — AUTOMOBILE

ESTABLISHED 1840

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE - TORONTO

ONE OF THE OLDEST CANADIAN COMPANIES

H. BEGG
PRESIDENT

Both the Assured and the Agent benefit by association with

The Casualty Company of Canada

HEAD OFFICE TORONTO

Everything but Life Insurance—Agency Correspondence invited.

GEORGE H. GOODERHAM, President. A. W. EASTMURE, Managing Director.

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Insurance Company of North America

Canadian Head Office
Toronto

SURPLUS TO POLICYHOLDERS EXCEEDS \$61,000,000.00

H. C. MILLS, General Manager for Canada

THE OLDEST INSURANCE OFFICE IN THE WORLD

SUN INSURANCE OFFICE LTD.

FOUNDED 1710

FIRE AND CASUALTY

TORONTO
MONTREAL
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**ROBERT LYNCH STAILING
Manager for Canada**

EVERYONE NEEDS THE SUN

The WESTERN SAVINGS and LOAN ASSOCIATION

HEAD OFFICE: WINNIPEG, MANITOBA.

EQUITABLE SECURITIES CORP. LTD. BUTLER BYERS BROS. LTD.
GENERAL AGENTS GENERAL AGENTS
CALGARY, ALBERTA SASKATOON, SASK.
MCCALL MUIHL AND COMPANY, LIMITED
GENERAL AGENTS
REGINA, SASK.

The Sovereign Life Assurance Co.

Report for 1936 Shows Pronounced Progress

More Homes Protected
Continuance of More Incomes Assured
Sound Administration in Policy-Holders' Interest Maintained

Substantial Increases in all important respects were again made by the Sovereign Life. Principal items from the Annual Report are as follows:

| | 1936 | 1935 |
|---|-----------------|-----------------|
| Insurance in Force (exclusive of annuities) | \$28,620,910.00 | \$27,468,744.00 |
| Net Premium Income | 901,485.06 | 773,649.72 |
| Consideration for Annuities | 109,360.27 | 58,346.38 |
| Total Income | 1,462,251.00 | 1,256,351.62 |
| Insurance and Annuity Payments | 546,083.24 | 586,093.25 |
| Policy Reserve | 5,344,869.00 | 4,973,548.00 |
| Total Assets | 6,461,240.55 | 6,120,212.97 |
| Excess of Receipts over Disbursements | | \$410,011.22 |
| Surplus Earned in 1936 | | 469,142.31 |
| Funds Earmarked for Policyholders' Profits | | 190,419.00 |

Investments carefully selected and well distributed. Reserve Funds adequately maintained. Rate of Interest earned in 1936, 5.35%.

— A SATISFACTORY YEAR —

BOARD OF DIRECTORS: W. Sanford Evans, L.L.D., President; F. W. Montgomery, M.D., 1st Vice-President; W. F. Hull, K.C., 2nd Vice-President; E. F. Sharpe, K.C., John Martin, William Whyte, John W. Horn, Roy W. Milner, M. D. Grant, F.I.A.

THE SOVEREIGN LIFE ASSURANCE COMPANY

HEAD OFFICE WINNIPEG

agent for the Mutual Supporting Society of America, with office in the Board Building, 325 Main Street, Winnipeg, Man.

As this latter concern operates on the assessment system, which time and mathematics both have abundantly demonstrated to be an absolutely unsound basis upon which to predicate benefits of a life insurance nature, I would advise you to leave it strictly alone.

In buying life insurance protection, it pays to get it from a regularly licensed legal reserve institution which has a deposit with the Government for the protection of its policyholders. While the insurance offered by these assessment clubs, associations and societies looks cheap enough, it is in reality the most expensive and most disappointing kind you can obtain.

Editor, Concerning Insurance:

Would you please answer through your paper, the following: Is the Mill Owners Mutual Fire Insurance Co. of Iowa a safe company in which to insure? Their Canadian office is at Hamilton, Ontario. Are they registered in Canada?

—G. J. D., Fort William, Ont.

Mill Owners Mutual Fire Insurance Company of Iowa, with head office at Des Moines and Canadian head office at Hamilton, has been in business since 1875, and has been operating in Canada under Dominion licence since 1923. It has a deposit with the Government at Ottawa of \$195,820 in Provincial and Dominion Government and Government guaranteed bonds for the protection of Canadian policyholders exclusively. Since January 1, 1936, all policies written by the company are non-assessable, and all effective after

that date are dividend paying.

Its total admitted assets at the beginning of 1936 were \$2,473,740.83, while its total liabilities amounted to \$1,321,938.44, showing a surplus as regards policyholders of \$1,151,802.39. Comparing this amount with the amount of the unearned premium reserve liability, \$1,180,286.59, it will be seen that the company occupies a strong financial position in relation to the volume of business transacted. All claims are readily collectable, and the company is safe to do business with.

Editor, Concerning Insurance:

At the present time, I am considering taking an annuity pension bond. The Sovereign Life Assurance Company has submitted the most attractive rates. Several of the larger companies have also submitted briefs and I would like your advice as to the safety and relative security of this company as compared with the Metropolitan Life Insurance Company.

—O. C., Hamilton, Ont.

All companies, large and small, operating under the Dominion insurance law and the supervision of the Dominion Insurance Department are required to maintain reserves sufficient to carry out their contracts however far into the future they extend, and the yearly inspection of their affairs by Insurance Department examiners ensures that these reserves are in fact maintained.

Both the Metropolitan Life and the Sovereign Life furnish ample security for the fulfillment of their contracts, and you would be making no mistake if you purchased an annuity contract from either company.

PRESIDENT ROOSEVELT AND THE SUPREME COURT

(Continued from Page 21)

Once in power, he would be free to remodel the Constitution to suit himself. No issue so great or so deep has been raised in America since secession. No blow has been struck, which if it is successful, would so deeply injure the moral foundations of the republic. There is no doubt that a great question has been raised in America. It is the question of whether the people shall be deprived of their sovereign right to give and to withhold the power their servants exercise, or whether a man, who has evaded the judgment of the people on this very question, shall by indirection become the master of all three branches of the government and of the fundamental law as well.

THE pretense has already been cast aside that the President's main purpose is to expedite justice and invigorate the judiciary. His purpose is to revise the Constitution so that henceforth it will mean what he wishes it to mean. By an act of lawless legality he would force two-thirds of the justices to choose between resigning and being branded publicly as senile. Then he would appoint six young men who can be trusted to see eye to eye with him. Since no self-respecting man of independent mind would accept appointment under such conditions, the subservience of the six synthetic justices is assured.

Since they may be expected to be around forty years of age, and since justices seem to live long, the Roosevelt Supreme Court is likely to interpret the Constitution for about thirty years. Remembering that the N.R.A., which all nine members of the present court thought unconstitutional, is an important sample of what Mr. Roosevelt thinks a constitutional law ought to be, the new Roosevelt court will find no difficulty in granting the Federal government the authority to say that a tailor in Jersey City shall go to jail if he does not charge the Federal price for pressing a pair of pants. The Roosevelt court will, in short, find that the Federal government has unlimited power over property and labor throughout the United States.

The supremely Rooseveltian Supreme Court will thus sit for about thirty years as a continual constitutional convention. It will differ, however, from the original Constitutional Convention of 1787 in that it will not feel called upon to submit the new Constitution to the states for ratification or to the people for their final judgment. This little oligarchy of six men will be the makers of a new constitutional system unless it should happen that one of Mr. Roosevelt's successors feels inspired to oust them as unceremoniously as Mr. Roosevelt is seeking to oust the present court.

Though the Democratic leaders in Congress have received the proposal with a coldness which does not conceal their disunity, a few of Mr. Roosevelt's supporters are delighted. They are acclaiming Mr. Roosevelt as a leader who has the courage to clear away all obstacles to the prompt realization of what they suppose was the mandate of the majority in November. But their praise is an avowal that the purpose of the measure is not judicial reform, but constitutional revision. And this avowal carries with it the confession that the Democratic candidate concealed his purpose from the voters, and also, incidentally, that the message just delivered does not mean what it says.

It is no wonder that all the jubilation is from the irresponsible, that the seasoned Democratic leaders in the Senate who have stood with the President in all his battles are silenced by an awful conflict between their party regularity and their loyalty to Mr. Roosevelt, on the one hand, their consciences on the other. They have been asked to connive at the very thing which Washington in the Farewell Address warned his countrymen to avoid at all costs. "If, in the opinion of the people, the distribution, or modification of the constitutional powers be in any particular wrong, let it be corrected by an amendment in the way the Constitution designates—but let there be no change by usurpation."

Regardless of party or social philosophy, the great majority of the Senators know that this measure provides for a radical change in the distribution of power. They know that it evades the method of change designated in the Constitution, and that by using a legal trick it seeks to accomplish the change by usurpation. There are few men who will even attempt to deny this, and Democratic leaders, like Senator Robinson, if they feel they must go through with it, will always regret what they have been compelled to do. For they will be remembered as the men who consented to constitutional revision by usurpation, and participated in a subtly legalized coup d'état.

THE mere proposal of this scheme is an immeasurable injury to the cause of democracy in the world. Only two months ago Mr. Roosevelt was at Buenos Aires holding up the United States as an example to all the world of a nation which is riding the social crisis with its own institutions unimpaired. And the boast was justified. For the country had just passed through a great popular election without disorder of any kind and the verdict of the majority had been accepted by the defeated party without rancor and with every disposition to abide by the result. And yet, suddenly, the President resorts to a device for making his will supreme which is distinguishable only in the snavity of its manner from any other coup d'état.

Thus he has announced to a world which is struggling desperately to preserve the essentials of lawful and orderly government that the great republic of the West is unable to proceed except by the usurpation of power on the part of a supreme leader. That is enough to make men sick at heart—to have to admit that in the great democracy of the New World, in the oldest republic of them all, the method of the coup d'état has been revived.

Let no one say that it is only the reactionaries who object to this effort to get hold of the court and bend it to one man's will. This is so reactionary a proceeding that nothing like it has been attempted in the whole history of the United States. This is the sort of thing that is done in backward countries which have not yet learned the art of self-government. That is where great issues are settled by ousting men from office, rather than by consent of the people after open debate. But it has never happened here, and, if the people are allowed time to understand it, they will make sure that it shall not happen here.

CHARTERED TRUST and EXECUTOR COMPANY

PROFIT AND LOSS ACCOUNT

For the Year Ended December 31, 1936

| | |
|--|--------------|
| Balance forward from 1935 | \$115,129.48 |
| Net Profit for year after deducting cost of Management, Auditors' Fees, provision for Investment Reserve, and all other expenses including Provincial and Municipal Taxes and Depreciation of Furniture and Fixtures | 115,967.46 |
| | 231,097.94 |
| Appropriated as Follows: | |
| Amount paid on account of Goodwill and Interest of Business acquired by Montreal Branch | 5,647.54 |
| Reserved for Dominion Taxes | 20,000.00 |
| Written off Office Premises | 8,241.24 |
| Repairs and Rehabilitation of Office Premises | 18,993.58 |
| Dividends | 46,000.00 |
| | 98,881.78 |
| Carried forward | 132,216.16 |

BALANCE SHEET, December 31, 1936

| ASSETS | |
|---|-----------------|
| Capital Account: | |
| Office Premises | \$292,167.20 |
| Safety Deposit Vault | 27,126.89 |
| Real Estate held for Sale | 27,126.89 |
| Mortgages | 102,202.24 |
| Interest Due and Accrued | 132,270.01 |
| Loans on Collateral Securities | 6,392.58 |
| Bonds and Debentures | 277,027.03 |
| Dominion of Canada and Province of Ontario | 45,621.96 |
| Canadian Municipalities and School Districts | 135,182.69 |
| Corporations | 102,202.24 |
| Stocks | 50,031.43 |
| Cash on Hand and in Banks | 37,037.24 |
| Advances to Trusts, Estates and Agencies | 127,259.96 |
| Accounts Receivable and Deferred Commissions | 17,610.98 |
| Office Furniture and Fittings at Toronto and Montreal | 11,978.37 |
| Other Assets | 7,951.28 |
| | \$1,238,876.08 |
| Guaranteed Trust Account: | |
| Mortgages | \$724,727.24 |
| Interest Due and Accrued | 18,413.86 |
| Bonds and Debentures | |
| Dominion of Canada and Province of Ontario | 206,456.17 |
| Other Provinces and British Dominions | 130,457.78 |
| Canadian Municipalities and School Districts | 810,609.74 |
| Corporations | 61,124.90 |
| Loans on Collateral Securities | 221,308.19 |
| Cash on Hand and in Banks | 210,351.43 |
| | \$3,084,681.10 |
| Estates, Trusts and Agencies Account: | |
| Cash, Securities and Other Properties held for Estates, Trusts and Agencies | 20,620,222.77 |
| | \$21,904,902.87 |
| LIABILITIES | |
| Capital Account: | |
| Capital Subscribed and fully Paid | \$1,000,000.00 |
| Reserve | 100,000.00 |
| Dividend No. 22 payable January 2, 1937 | 10,000.00 |
| Mortgage Payable on Office Premises | 46,500.00 |
| Accounts Payable and Accrued Items | 18,719.70 |
| Fees, Commissions and other items paid in advance | 20,222.16 |
| Reserve for Dominion Taxes | 20,000.00 |
| Balance at Credit of Profit and Loss | 132,216.16 |
| | \$1,238,876.08 |
| Guaranteed Trust Account: | |
| Trust Deposits | \$3,194,721.16 |
| Trust Funds for Investment | 800,959.94 |
| | \$4,000,681.10 |
| Estates, Trusts and Agencies Account: | |
| Estates, Trusts and Agencies Under Administration by the Company | \$20,685,222.77 |
| | \$20,685,222.77 |
| Approved on behalf of the Board: | |
| R. R. CORSON | Director |
| JOHN J. GIBSON | Director |
| We have audited the books and accounts of Chartered Trust and Executor Company for the year ended December 31, 1936, and have verified the Cash, Bank Balances and Securities of the Company. | |
| After due consideration, we have formed an independent opinion as to the position of the Company and certify that in our opinion as formed and according to the best of our information and the explanations given to us, the above Balance Sheet together with the related statement of Profit and Loss, sets forth fairly and truly the State of the affairs of the Company at December 31, 1936, and the profits made for the year ended at that date, and is in accordance with its books. All transactions of the Company that have come within our notice have been within the powers of the Company. | |
| ARTHUR J. HARRY HARVEY A. LEVINE, C.A. } Auditors | |
| January 22, 1937. | |

FEDERAL FIRE INSURANCE COMPANY OF CANADA

ESTABLISHED 1922

HEAD OFFICE: TORONTO, ONT.

| | |
|---------------------|-------------|
| Authorized Capital | \$1,000,000 |
| Subscribed Capital | 500,000 |
| Paid-up Capital | 125,000 |
| Government Deposits | 160,000 |

STATEMENT FOR YEAR ENDING DEC. 31, 1936

| ASSETS | |
|--|--------------|
| Cash on Hand and in Bank | \$ 32,000.05 |
| Bonds at Amortized Book Value | 494,446.75 |
| (Market Value Dec. 31, 1936, \$423,858.00) | |
| Stocks at Market Value | 96,150.00 |
| Agents' Balances and Premiums Uncollected | 43,246.05 |
| Due from Re-Insuring Companies | 42,915.50 |
| Accrued Interest on Bonds | 5,443.10 |
| | \$874,878.15 |
| LIABILITIES | |
| Provision for Unpaid Claims | \$ 4,666.47 |
| Due to Re-Insuring Companies | 6,764.96 |
| Agents' Credit Balances | 192.50 |
| Reserve of Unearned Premiums | 189,840.50 |
| Taxes Due and Accrued | 9,514.76 |
| Surplus for Protection of Policyholders— | |
| Capital Stock Paid in | \$125,000.00 |
| Surplus | 242,899.05 |
| | \$874,878.15 |
| Nell, Robertson & Co., Auditors. | |

President—COL. THE HON. HERBERT A. BRUCE, M.D.
Vice-President—J. J. WARREN Managing Director—H. BEGG
Directors—W. R. BEGG, LEIGH MCCARTHY, FRANK SHANNON,
H. C. EDGAR, E. K. MORROW, E. B. STOCKDALE,
COL. K. R. MARSHALL, C.M.G., D.S.O.

OFFICERS

W. H. BUSCOMBE, Secy. I. G. HUTCHINSON, Asst. Secy.
ALAN COATSWORTH, Treas. GEORGE A. GORDON, Asst. Treas.

WHERE ARE THE OPPORTUNITIES TODAY?

Increasingly Wide Diffusion of Ownership of Industry Bringing About Economic Revolution—"Sharing the Wealth" Through Leveling Up Process

BY CHARLES J. COLLINS

This is Chapter I from "Fortune's Before You," a new book by Charles J. Collins, published by Prentice-Hall Inc., New York, price \$2.25. It is reprinted by special permission of the author and publishers. Mr. Collins is Chairman of the Board of Investment Counsel Inc., President of Investment Letters Inc., both of Detroit, and a former member of the New York Stock Exchange. He successfully predicted in 1932 the end of the depression and the inauguration of the present business and price recovery. With his associates, he counsels and supervises investments totalling over \$100,000,000. "Fortune's Before You" is designed as a specific guide to the investor who already knows something about securities. Not a text-book or presentation of economic theories, it is rather a clarification of the complexities surrounding investment today. As the title indicates, Mr. Collins believes that recovery has still a long way to run and his book gives specific recommendations for the benefit of the investor, including advice on when to sell as well as when to buy. It is pleasantly "easy to read."

WHEN a young soldier, then known simply as General Buonaparte, took over the Army of Italy at the instance of the Directory, Paris, through depreciation of the currency, was on the verge of ruin. Appearing before his hungry, ragged, and dissatisfied troops, the new commander brought neither food nor money. He gave them, however, something more valuable: imagination.

"Soldiers," he declared, "you are half starved and half naked. The Government owes you much, but can do nothing for you. Your patience, your courage do you honor, but give you no glory, no advantage. I will lead you into the most fertile plains of the world. There you will find flourishing cities, teeming provinces. There you will reap honor, glory, and wealth. Soldiers of the Army of Italy, will you be wanting in courage and firmness?" What followed is history. At that moment a great military empire was born.

Visions of wealth have never led people astray. Human nature seeks prosperity because it is a free thing, and those who possess it, economic wealth, that is the basis of all individual and corporate success. Since the dawn of time, man has been seeking it. He has sought it in the form of gold, silver, and other precious metals. He has sought it in the form of land, and he has sought it in the form of power. He has sought it in the form of knowledge, and he has sought it in the form of skill. He has sought it in the form of honor, and he has sought it in the form of fame. He has sought it in the form of love, and he has sought it in the form of friendship. He has sought it in the form of peace, and he has sought it in the form of war. He has sought it in the form of life, and he has sought it in the form of death. He has sought it in the form of heaven, and he has sought it in the form of hell. He has sought it in the form of everything, and he has sought it in the form of nothing.

Visions of wealth have never led people astray. Human nature seeks prosperity because it is a free thing, and those who possess it, economic wealth, that is the basis of all individual and corporate success. Since the dawn of time, man has been seeking it. He has sought it in the form of gold, silver, and other precious metals. He has sought it in the form of land, and he has sought it in the form of power. He has sought it in the form of knowledge, and he has sought it in the form of skill. He has sought it in the form of honor, and he has sought it in the form of fame. He has sought it in the form of love, and he has sought it in the form of friendship. He has sought it in the form of peace, and he has sought it in the form of war. He has sought it in the form of life, and he has sought it in the form of death. He has sought it in the form of heaven, and he has sought it in the form of hell. He has sought it in the form of everything, and he has sought it in the form of nothing.

another straw to point the wind's direction.

The best index, however, is the rate at which the national wealth has accumulated. During the period from 1850 to 1880, the total wealth of the United States increased from \$7,136,000,000 to \$43,642,000,000, or 512 per cent. In the next twenty years, or from 1880 to 1900, this total more than doubled. By 1912, a doubling had again occurred, the figure then standing at \$187,539,000,000. In 1922, or a decade later, national wealth had again doubled, another \$182,000,000,000. This increase was accomplished in less than one generation. The present generation, like others that have preceded it, will witness another large increment; the increase is going on now.

WHAT has been the basis of America's phenomenal growth in wealth? Only when the factors responsible for such growth are comprehended can the permanency of American progress be appreciated. First come our abundant power resources, the physical means by which the wheels of production are turned. From 50 to 60 per cent of the coal deposits of the world, petroleum supplies far in excess of any other country, huge water-power facilities as yet but little used, all richly supply the United States with that power which is a first essential to the development of industry. Second comes our great abundance of raw materials—wheat, corn, hay, oats, cotton, fruits, dairy products, and animals from the large farm areas; iron, copper, and other minerals from our extensive mines; timber from our broad forests. All these are Nature's endowments, in America she has been prodigal.

Power supplies and raw materials do not by themselves create industrial wealth. Capital—defined by Bartley Wreghitt as what you and I saved out of yesterday's wages—must be created in order to develop these resources. America has saved and employed capital heavily. Much of it has gone into machinery, where greatly increased production per worker has added more wealth. As George E. Roberts more pointed out, whereas the European manager asks what the cost of a new machine is and how long it will last, the manager in the United States asks how much more it will produce. A table published in the London Times some years ago showed that in twenty-six leading industries the United States employed three times as much capital per wage-earner as was employed in the manufacturing establishments of Great Britain. This widespread creation and use of capital, combined with an insistence on ever-increasing efficiency of production, has materially increased the productivity of America.

Other elements are our temperate climate, our broad domestic market, our forty-eight states of similar tastes and habits with no tariff walls; our unequaled transportation facilities; and our extensive use of speedy communication. Above all, of course, come the characteristics and habits of the American people: energy, youth, buoy-

ancy, aptness for mass action, ability at leadership, progressive optimism. Lastly might be mentioned the American form of government, under which the individual has enjoyed a maximum of freedom for cultivation of the system of private enterprise based on private ownership.

THIS astonishing growth in wealth would lose its splendor, its enchantment, were not every American privileged to share fully in it. Ours has been and continues to be a land of opportunity for all. To the degree that class distinctions exist, they are not the horizontal ones of varying rights and privileges, but the vertical ones that distinguish profession from profession. The farmer may fall in one industrial class; the banker, in another; the manufacturer in a third; the physician in a fourth; all, equally, are peers of the realm. To the degree that we have developed an aristocracy of control, it draws from all groups alike. It is not the false aristocracy



F. C. DYNES, President and General Manager of the Easy Washing Machine Company Limited, Toronto, whose efficient direction of the company's activities has been largely responsible for the healthy showing made in their 1936 annual report. The balance sheet showed a net profit of \$24,226 in 1936 as compared with \$5,926 the previous year. This means that the company earned 64 cents per share after deducting the preferred dividend requirements of \$5,600 annually.

of birth, but the natural one of ability, industry, and integrity. Where these qualities have been found, one has invariably found the leadership of the nation. When they have departed an individual, his position of elevation has sooner or later come after them.

In 1916 a list of America's fifty foremost business and financial leaders was compiled. Included in the group were such men as George F. Baker, Alexander Graham Bell, Andrew Carnegie, Robert Dollar, James B. Duke, T. Coleman du Pont, George Eastman, Thomas A. Edison, Henry Ford, Elbert H. Gary, George W. Goethals, Daniel Guggenheim, John Hays Hammond, Otto H. Kahn, Cyrus H. McCormick, J. P. Morgan, George M. Reynolds, John D. Rockefeller, Julius Rosenwald, John D. Ryan, Paul M. Warburg, and F. W. Woolworth. Delving into the lives of these fifty leaders brought out some interesting facts.

Twenty-four were born poor; seventeen were born in moderate circumstances; only nine were born rich. Fourteen began their careers as store clerks, five as bank clerks; four, as grocery boys. Bell started as a school teacher; Carnegie, as a bobbin boy; Dollar, as a cook's boy; Duke, peddling tobacco; Ford, as a machinist; Rockefeller, as an office clerk; Woolworth, as a barefoot farm helper. Forty were born in the United States; ten came to our shores from other lands. All these facts are cited to show that in America the mantle, in falling, regards neither border, breed, nor birth. More important qualities are being sought.

TO EVERY American the marshal's baton of leadership is available. If it is refused, one may still become the associate of leaders and share fully in the ever-growing wealth which their energy and self-denial is creating. The way is simple. In an interview given just prior to his death, George W. Perkins, one of the nation's great financiers, made clear the path. First, put aside a portion of your income, regardless of what such income may be. "But mark you this," said Mr. Perkins, "the man can become wealthy by letting his money stay in a bank. He must invest it, and he cannot invest it without becoming somebody's partner."

Mr. Perkins, whose first job was that of sorting oranges from lemons, was a bookkeeper in an insurance office when he first grasped the truth that to become a partner with the Fricks, the du Ponts, the Bakers, the Rockefellers, and the host of other American business leaders who were continuously bringing success to their businesses, he had only to buy the common stocks of their corporations. Then and there he commenced to place his small savings in such issues. He is perhaps the only man who ever turned down a request by J. P. Morgan to become a member of the Morgan firm, although he accepted a second invitation one year later, only to retire at the end of ten years to devote his life to work of a public and semipublic nature. Throughout his life, Mr. Perkins adhered to his fundamental philosophy. In an address which he delivered at Columbia University, for instance, we find this passage: "The corporations of the future must be those that are semi-public servants,

serving the public, with ownership widespread among the public, and labor so fairly and equitably treated that it will look upon the corporation as its friend and protector rather than as an ever-present enemy; above all, believing in it so thoroughly that it will invest its savings in the corporation's securities and become a partner in the business." The italics are ours. That the American public, whether or not generally cognizant of Mr. Perkins' advice, has taken these views to heart is indicated by the 15,000,000 individual stockholders in this country today.

These stockholders are from all walks of life. Contrary to the general impression, Wall Street—regardless of its valuable, constructive, and beneficial services in the development of the national resources—is not a majority owner. Various companies have conducted surveys to determine the classification of their ownership. Here is what the research of American Telephone and Telegraph Company, based upon an analysis of 88,000 purchasers of American Telephone stock, indicated. In passing, it may be noted that American Tel. and Tel. is an issue

| HOLDERS OF AMERICAN TELEPHONE STOCK | Number of Shares | Percentage of Total |
|-------------------------------------|------------------|---------------------|
| Occupational Groups: | | |
| Housewives | 210,000 | 32.1 |
| Self System employees | 115,000 | 17.5 |
| Clerks and sales people | 90,000 | 13.6 |
| Professional and technical | 40,000 | 6.1 |
| Merchants | 35,000 | 5.4 |
| Manual laborers | 30,000 | 4.5 |
| Trades and farming | 25,000 | 3.8 |
| Management and financial | 25,000 | 3.8 |
| Personal services | 25,000 | 3.8 |
| Educational | 25,000 | 3.8 |
| Retired | 21,000 | 3.2 |
| Government employees | 15,000 | 2.3 |
| Total individuals | 656,000 | 100.0 |

whose relatively high price range would seem to classify it as a rich man's stock. The American people has believed in its corporations, even though Washington has sometimes doubted them.

Under this system of widely diffused ownership—a broadly growing partnership in industry—America has been quietly achieving a world economic revolution. The corporation gives the individual work and wages. Out of these wages he is privileged to return a portion, as Mr. Perkins did, and as

CONTINUED STRENGTH IN CASH POSITION

BALANCE SHEET

As at 31st December, 1936

| ASSETS | |
|--|---------------------|
| CASH IN BANKS | \$ 31,303.26 |
| AGENTS' NET BALANCES FOR OUTSTANDING PREMIUMS | 14,229.77 |
| COMMISSION DUE BY "MONARCH" BRANCH INVESTMENTS: | 185.84 |
| Bonds and Debentures at Book Values | \$238,797.60 |
| Accrued Interest | 2,390.05 |
| (Approximate Value as allowed by Department of Insurance—\$248,312.00) | |
| OFFICE FURNITURE—Less Depreciation | 1,395.29 |
| | \$288,301.81 |
| LIABILITIES | |
| CLAIMS OUTSTANDING: | |
| Known or Reported—Proof not filed | |
| Accident | \$ 16,620.71 |
| Sickness | 20,730.35 |
| Reserve for Claims originating in 1936 | |
| Not Reported | 10,000.00 |
| | \$47,351.06 |
| ACCRUED SALARIES | 2,158.32 |
| RESERVE FOR TAXES | 10,000.00 |
| RESERVE FOR UNEARNED PREMIUMS (100%) | 60,494.48 |
| CAPITAL STOCK AND SURPLUS: | |
| Capital Stock— | |
| Authorized | \$50,000.00 |
| Issued fully paid | 50,000.00 |
| Surplus | 118,297.95 |
| | \$288,301.81 |



The PROTECTIVE ASSOCIATION OF CANADA

Head Office: Granby, Que.

E. E. GLEASON, Pres. & Gen. Mgr. N. R. MITCHELL, Vice-President J. G. FULLER, Sec. and Asst. Mgr.

Many others have done, to the acquisition of proprietorship interest in the corporation. With the corporation's growth he gains not only a laborer's hire, but an owner's profit. Labor and capital are merged into one, or, as Huey Long was wont to cry, "Every man a King!" But it is a method of sharing the wealth by a process of leveling up rather than by Huey's process of leveling down. Furthermore, it is not a method which hampers and paralyzes, but which encourages and rewards that free and full play of individual initiative which must always stand as the foundation stone of any peoples' progress. It is the American way.

BUSINESS AND MARKET FORECAST

(Continued from Page 21)

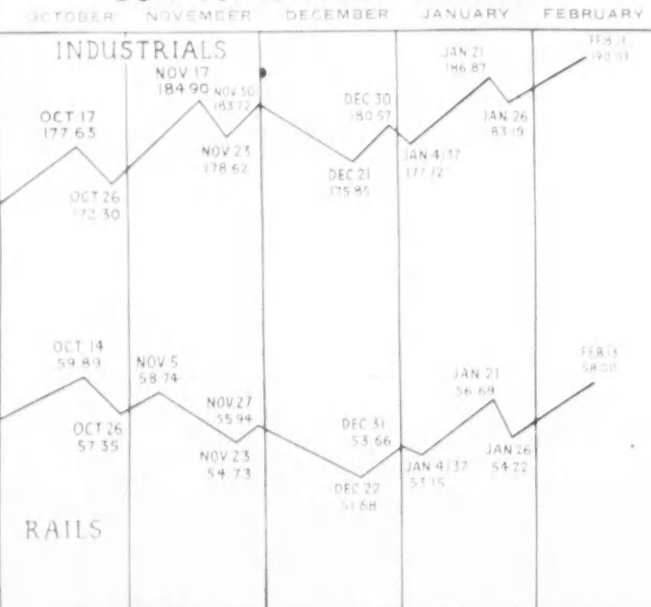
It should be obvious that there are both very important. First, one must understand the nature of the market. Second, one must understand the nature of the market. Third, one must understand the nature of the market. Fourth, one must understand the nature of the market. Fifth, one must understand the nature of the market. Sixth, one must understand the nature of the market. Seventh, one must understand the nature of the market. Eighth, one must understand the nature of the market. Ninth, one must understand the nature of the market. Tenth, one must understand the nature of the market.

MARKET POSITION. Investors should be holding about 50% in high grade industrial bonds and debentures, 25% in common stocks of companies of high grade in the general recovery industry, and about 25% in cash. Investors who make it a practice of holding common stocks only, should have a reserve fund of about 75% cash. Such a reserve fund should be in the side line with 100% cash.

STOCKS. We will include in this column the names of the most important stocks in the Dow Jones index.

THE VARIATIONS DISCOUNT EVERYTHING. The fluctuations of the Dow Jones index of the Dow Jones Rail and Industrial averages offered a complete index of all the hopes, disappointments, and knowledge of the world's economic situation. The fluctuations of the Dow Jones index of the Dow Jones Rail and Industrial averages offered a complete index of all the hopes, disappointments, and knowledge of the world's economic situation. The fluctuations of the Dow Jones index of the Dow Jones Rail and Industrial averages offered a complete index of all the hopes, disappointments, and knowledge of the world's economic situation.

DOW JONES STOCK AVERAGES



Further Advancement

—evidenced in Annual Report!

| | |
|-------------------------------------|----------------|
| New Paid-For Business Increased to | \$1,360,963.00 |
| Business in Force Increased to | \$8,708,740.00 |
| Payments to Policyholders | \$220,348.70 |
| (Over 80% to living policyholders.) | |
| Dividends to Policyholders—over | \$30,000.00 |
| Insurance and Annuity Reserve—now | \$1,370,190.00 |
| Special Reserve and Surplus—now | \$376,593.00 |

Assets are well distributed between Bonds and Debentures, Rural Mortgages and Urban Mortgages, and the Company ended the year in a strong liquid position. It confines its activities to Western Canada and is truly a Western Company for Western People.

Agents Wanted in Unrepresented Territory

SASKATCHEWAN LIFE COMPANY

C. M. WILLOUGHBY, President

HEAD OFFICE: REGINA, SASK.

M. B. FARR, General Manager

Licensed in MANITOBA—SASKATCHEWAN—ALBERTA—BRITISH COLUMBIA

RISE IN PRICES



History has shown that a rise in the level of commodity prices is usually accompanied or followed by substantial advances in the level of interest rates.

There is no reason to suppose that the present will be different from the past. On the contrary, as recovery gathers momentum, it is probable that the rise in prices now in progress will be accentuated by the currency devaluation and other inflationary measures which were effected during depression years.

Each rise of 1% in the basic rate of interest may be expected to cause a decline of about 8% in the value of a high-grade bond due in 10 years (with interest payable semi-annually) and of about 13% of one due in 20 years.

We recommend serious consideration of the desirability of selling long-term fixed interest bearing securities and reinvesting in the common stocks of sound corporations whose earnings are likely to benefit from improved business conditions.

ANGUS & COMPANY

MEMBERS
TORONTO
STOCK
EXCHANGE

Hamilton · Toronto · New York

BRENGOLD

Important developments on ARGOSY to the northeast, BRETT-TRETHEWEY'S interest on the east, and NEWMONT CORP. on the west, reflect impressive possibilities toward BRENGOLD'S centrally adjoining property of 55 claims.

At BRENGOLD'S Sargeant River property, diamond drilling is going forward to extend two high-grade veins already opened up on two levels.

Write for Detailed Information.

H. N. HANSEN & CO. LIMITED

67 YONGE STREET E. Lgin 7356-7-8 TORONTO, ONTARIO

THE HOME INVESTMENT AND SAVINGS ASSOCIATION

Balance Sheet as at December 31st, 1936

| ASSETS | |
|--|----------------|
| Loans on First Mortgages on improved Real Estate—Less Reserve for Losses | \$ 613,395.52 |
| Agreements for Sale on Properties foreclosed and sold—Less Reserve for Losses | 74,086.76 |
| Interest on Mortgages and Agreements for Sale due and accrued—Less Reserve for Losses | 26,147.01 |
| Real Estate held for sale—Less Reserve for Losses | 511,200.00 |
| Tax Certificates | 254.71 |
| Office Premises—Less Reserve for Depreciation | 77,101.57 |
| Furniture and Fixtures—Less Depreciation | 500.00 |
| Investment Securities: | |
| Dominion and Provincial Government and Municipal Bonds and accrued interest | \$160,269.90 |
| Industrial, Public Utility and other Bonds and accrued interest | 138,398.44 |
| Industrial and Public Utility Stocks | 87,674.79 |
| Investment in Shares of Subsidiary: | |
| Home Securities Limited | 5,000.00 |
| Sundry Debtors | 1,165.95 |
| Cash on Hand and in Bank | 59,182.48 |
| Note: Mortgages to the amount of \$25,841.72 are deposited as collateral for debentures. | |
| | \$1,745,877.13 |

| LIABILITIES | |
|--|----------------|
| To the Public: | |
| Currency Debentures and Accrued Interest | \$ 87,989.80 |
| Sinking Payments and Accrued Interest | 4,212,964.20 |
| Deposits | 68,005.44 |
| Accounts Payable, Sundry | 212,252.71 |
| Solicitors' Accounts | 3,829.19 |
| Provision for Dominion Income Tax | 4,197.66 |
| Provision for Dominion Income Tax | 185.63 |
| To the Shareholders: | |
| Capital Stock paid up | \$ 375,460.33 |
| Subscribed (\$1,000,000.00) (paid up \$996,400.00) | |
| Reserve Fund | 250,000.00 |
| Contingent Reserve | 100,000.00 |
| Undivided Profits | 24,016.80 |
| Approved on behalf of the Board | 1,370,416.80 |
| M. F. CHRISTIE } Directors | |
| W. E. HOBSON } | |
| | \$1,745,877.13 |

Profit and Loss Account

FOR THE YEAR ENDED DECEMBER 31st, 1936

| | |
|--|--------------|
| Balance brought forward from previous year | \$ 20,517.33 |
| Less additional Income Tax for 1936 | 267.59 |
| | \$ 20,249.74 |
| Net Profit for the year, after deducting interest on borrowed Capital and Expenses of Management | \$ 15,952.11 |
| Less Dominion, Provincial and Municipal Business Taxes | 1,189.89 |
| | \$ 12,762.22 |
| Deduct: | |
| Amount transferred to Reserve for Loans and Real Estate | \$ 4,995.16 |
| Amount transferred to Reserve for Depreciation of Office Premises | 4,000.00 |
| | \$ 8,995.16 |
| Balance of Undivided Profits as at December 31st, 1936 | \$ 24,016.80 |

AUDITORS' REPORT TO THE SHAREHOLDERS

We have examined the accounts of The Home Investment & Savings Association for the year ended December 31st, 1936, and in accordance with the provisions of the Companies Act (Manitoba) we have to report that we have obtained all the information and explanations we have required, and in our opinion, the appended Balance Sheet as at December 31st, 1936, is properly drawn up so as to exhibit a true and correct view of the state of the Association's affairs as at December 31st, 1936, according to the best of our information and the explanations given to us and as shown in the books of the Association.

All the transactions of the Association that have come within our notice have been within the objects and powers of the Association, to the best of our information and belief.

PIAT, MARWICK, MITCHELL & CO., Auditors.

BOARD OF DIRECTORS

President: M. F. CHRISTIE Vice-President: JOHN A. FLANDERS
G. W. ALLEN, K.C. W. A. MATHESON
R. J. GOURLEY E. H. BENNETT, K.C.
Managing Director, W. E. HOBSON

MINES

BY J. A. MCRAE

BEATTIE Gold Mines is making good progress with development, and there is good promise of an increase in profits this year. Output for 1936 averaged very close to \$200,000 per month. Profits were moderate because of the cost of having to ship concentrates. The erection of a roasting plant now being proceeded with is expected to result in a substantial increase in dividends.

International Nickel Company of Canada is paying dividends at the rate of \$31,000,000 a year. Profits are still increasing.

Perron Gold produced \$87,000 during January.

Argosy Gold has authorized the sale of a further 100,000 shares of treasury stock whenever the directors consider the time opportune.

Sherritt Gordon plans to resume production as soon as possible after power requirements are made available. The outlook at present is that sufficient power will be provided before the end of May.

Alcona Gold is nearing the objective of 325 ft. with its shaft, following which extensive lateral development will be undertaken.

Copper consumption in the United States in December reached 55,000 tons, compared with 52,000 tons in December 1935.

Dome Mines is maintaining production at an average of about \$650,000 per month. Tonnage during January reached a new record of 48,200 tons. The grade of ore in recent months has averaged \$14 per ton.

Con. Chibougamau, according to a report prepared for the Quebec government, has seven shoots of ore ranging from 27 to 206 ft. in length, or an average length of 131 ft. The gold content of these shoots averages .13 to .38 ounces of gold to the ton, and .62 to 1.80 per cent. copper. This report has aroused widespread comment and confirms the official remarks made previously by officials of Con. Mining & Smelting Company.

Uchi Gold Mines during the course of further diamond drilling has lengthened the indicated ore zone to approximately 1,800 feet.

Canadian Malartic has raised mill capacity to over 600 tons per day, and with ore running .17 ounces or \$6 per ton in gold.

CHARTERED TRUST

A VERY satisfactory statement was presented at the annual meeting of the Chartered Trust and Executor Company held in Toronto on February 15. Net profits for the year ending December 31, 1936, were \$115,967, after cost of management, auditor's fees and all other expenses, including provincial and municipal taxes, and \$18,993, the expense of fitting up additions to the company's office premises. This, added to a balance brought forward from the previous year of \$115,120, made a total available for distribution of \$231,087.

From this total, dividends of \$40,000 were paid, together with reserves for depreciation and \$20,000 reserve for Dominion income tax, leaving a balance carried forward to the credit of profit and loss of \$138,206.

Trust deposits showed a gain of \$540,843 over the previous year. The total of these deposits were \$3,104,731.

SOVEREIGN LIFE

THE annual report of Sovereign Life Assurance Company indicates that funds entrusted to the company have been well administered in the interest of its policyholders during an unusually difficult year. Insurance in force has increased to \$28,620,910 which is a bulwark of safety for almost 15,000 policyholders. Premium and interest receipts amounting to \$1,287,846 were received during the year, representing an increase of \$206,614 entrusted to the company to administer for its policyholder members. In addition, the company received for the same purpose profits of \$71,812 derived from the sale or exchange of securities. The rate of interest earned on invested funds was 5.35 per cent. Payments to beneficiaries and living policyholders during the year amounted to \$546,083. The assets of the company are well distributed over the various types of investment legally admissible and amount to \$6,461,240, an increase over the previous year of \$341,027. The various reserve funds have been well maintained and unassigned surplus amounts to \$145,671.

SASKATCHEWAN LIFE

AN INCREASE in paid business and in business in force was reported in the 23rd annual statement of Saskatchewan Life Insurance Co. New business issued during the year was less than in 1935 but according to the report of the directors, "the business appears to have been of improved quality," thus causing a substantial increase in paid-for insurance.

Due to operations of the Voluntary Debt Adjustment Scheme in Saskatchewan the company found it necessary to write off a considerable part of outstanding and accrued interest. This item dropped from \$167,500 in the company's balance sheet at the end of 1935, to \$85,000 in 1936. The latter figure takes into account no outstanding interest in excess of two years.

In view of the heavy losses absorbed by the company through the debt adjustment scheme, the company has decided for the time being to reduce payments of dividends to policyholders and discontinue dividends to shareholders.

The company reported a further re-



Men of Algoma

● ART TAYLOR, Reheat Furnace Charging Crane Operator—charging a bloom to a gas-fired furnace for reheating in preparation for further rolling into Algoma billets on the 32" Billet Mill.

STEEL...A "KEY" INDUSTRY

● Headlines in today's news tell how steel reflects the ups and downs of business. Steel is needed in practically every form of human activity. Thus steel production is a barometer of the state of general business conditions. Steel is supplied to industry in finished shapes and sections, or in unfinished form for machining, forging or further rolling.

One of Canada's biggest industries—the metal-working industry—consumes large tonnages of Algoma semi-finished steel in billets of a wide range of carbon and alloy grades. These billets are used in making many kinds of machinery and equipment. They are the raw material for forging plants, machine shops and railroad equipment works in many parts of Canada.

Algoma finished and semi-finished steel goes into the production of automobiles, buildings, bridges, household utilities, mining equipment, docks and drainage structures, machinery and other products and utilities used by millions of Canadians every day.

Algoma Steel Corporation, Limited
Montreal—SAL, L. STE. MARIE—Toronto
B.C. Agents: E. Drexel Co., Vancouver

(Above)
OSWALD DAVIES, Algoma's veteran Superintendent of Blooming, Rail and Structural Mills, inspects a shipment of billets for the Canadian metal-working industry.

(At Right)
A three-throw pump crankshaft, 12" stroke, and 8" diameter, 19 1/2" web, forged and machined by Canada Foundries & Forgings Ltd. from a 16" x 16" Algoma Steel billet.

ALGOMA STEEL

duction in mortality experience during the year to the low figure of 34.5 per cent and a further reduction in operating expenses. Acquisition cost of new business was substantially reduced. The company is now operating in the four western provinces.

PROTECTIVE ASSOCIATION

NOW celebrating its thirtieth year of service and protection to a continually growing list of members, the Protective Association of Canada, Granby, Que., has, during the past three decades, paid out to Masons and their dependents the sum of \$4,603,170, according to an announcement by E. E. Gleason, general manager.

Granted its charter and license by an Act of Parliament in 1907, this association is the only all-Canadian organization issuing sickness and accident insurance to Masons exclusively.

Factors contributing to the moderate premium rates of the association are the unusually select risks, the location of administrative offices in the heart of the Eastern Townships and consequent low operating overhead and the sound investment policy adhered to by the organization.

UNLISTED QUOTATIONS

(Furnished by A. J. Patterson, Jr. & Co., Ltd., Toronto, Feb. 15.)

| INDUSTRIAL STOCKS | |
|-------------------------------|---------------|
| Acadia Sugar Com. | 34.00 35.50 |
| Algoma Steel Corp. Com. | 24.75 25.50 |
| Avonlea Nat. Bk. Com. | 40.00 50.00 |
| B.C. Pulp & Paper 7 1/2 Pfd. | 40.00 |
| Burns & Co. Ltd. "A" | 18.00 20.00 |
| Burns & Co. Ltd. "B" | 8.00 9.00 |
| Canada Steam 7 1/2 Pfd. | 100.00 |
| Can. Industries "B" Com. | 244.00 244.00 |
| Can. Industries 7 1/2 Pfd. | 164.50 165.00 |
| Can. Westinghouse | 70.00 72.00 |
| Classe, A. W. 2.00 Pfd. bonds | 27.00 |
| Dun Found. & Steel 6 1/2 Pfd. | 121.00 |
| Dun Found. & Steel 6 1/2 Pfd. | 78.00 101.00 |
| Dunlop Tire 2 1/2 Pfd. | 81.00 83.00 |
| Federal Grain 6 1/2 Pfd. | 31.00 34.00 |
| Great Lakes Paper Pfd. | 13.75 14.25 |
| Guilford Corp. 6 1/2 Pfd. | 100.25 106.50 |
| Hayes Steel Prod. Pfd. | 8.00 9.50 |
| McCormick's Ltd. Pfd. | 11.00 |
| Provincial Paper 7 1/2 Pfd. | 106.75 |
| Reliance Grain Com. Pfd. | 12.50 14.00 |
| United Steel "A" Pfd. | 15.00 |
| Western Grain 6 1/2 Pfd. | 15.50 18.00 |
| Wings Limited | 2.00 2.25 |

| TRUST & LOAN STOCKS | |
|---------------------------------|-------------|
| Chartered Trust | 91.00 |
| Guilford Ont. Inv. Pwr. \$50.00 | 50.00 52.00 |
| London & Western Trust | 54.00 56.00 |
| Traders Fin. "B" 7 1/2 Pfd. | 90.00 |
| Trusts & Guarantee | 92.00 |

| INSURANCE STOCKS | |
|----------------------------|-----------------|
| Canada Life Assoc. | 535.00 545.00 |
| Confederation Life 20% pd. | 115.00 117.00 |
| Dominion Fire Ins. | 135.00 |
| Dun. at Can. Gen. Ins. | 250.00 |
| Great West Life Assoc. | 135.00 |
| Halifax Fire Ins. | 22.50 23.50 |
| Monarch Life 10% pd. | 19.25 21.00 |
| Sovereign Life 25% pd. | 15.00 17.00 |
| Sun Life Assurance | \$50.00 \$60.00 |

| POWER ISSUES | |
|------------------------------------|--------------|
| Calgary Power 6 1/2 Pfd. | 89.00 |
| Can. West. Nat. Gas L&P 6 1/2 Pfd. | 91.00 92.50 |
| Great Lakes Power Pfd. | 99.00 101.00 |
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| Nova Scotia L&P Com. | 100.00 |

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